



VINGROUP

Corporate Presentation

March 2021

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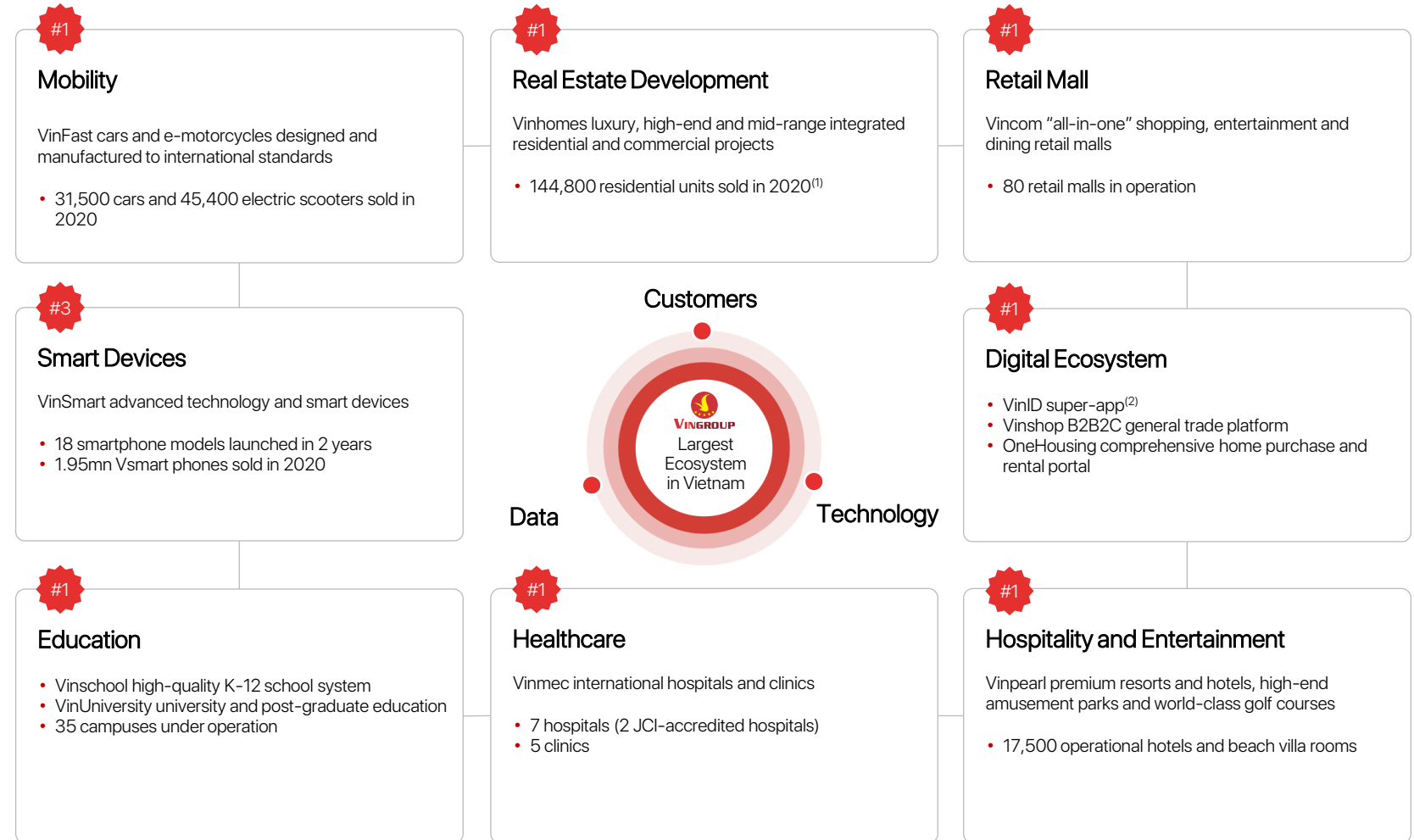
This presentation contains “forward-looking statements”. These forward-looking statements involve known and unknown risks and uncertainties, many of which are beyond the Company’s control and all of which are based on management’s current beliefs and expectations about future events. Forward-looking statements are sometimes identified by the use of forward-looking terminology such as “believe”, “expects”, “may”, “will”, “could”, “should”, “shall”, “risk”, “intends”, “estimates”, “aims”, “targets”, “plans”, “predicts”, “continues”, “assumes”, “positioned” or “anticipates” or the negative thereof, other variations thereon or comparable terminology. These forward-looking statements include all matters that are not historical facts. Forward-looking statements are not guarantees of future performance. These forward-looking statements speak only as at the date of this presentation, and none of the company, its shareholders, or any of their respective affiliates, directors, officers, employees, agents, advisers or any other person undertakes to update or revise any forward-looking statements as a result of new information or to reflect future events or circumstances.

Vingroup



Landmark 81 - the tallest building in Vietnam
(Vinhomes Central Park, HCMC)

Unique and Dominant, Comprehensive Live-Work-Play Ecosystem



Source: Oxford Economics, Company information.

Note: Company data as of 31 December 2020, unless otherwise stated. (#) ranking based on market share.

(1) Based on total number of residential units sold by Vinhomes from 2010 to 2020. Includes units developable under block sale. (3) VinID is the largest loyalty platform in Vietnam.

The Largest Conglomerate in Vietnam, Asia's Next Tiger Economy

2.2% ⁽¹⁾
of nominal GDP

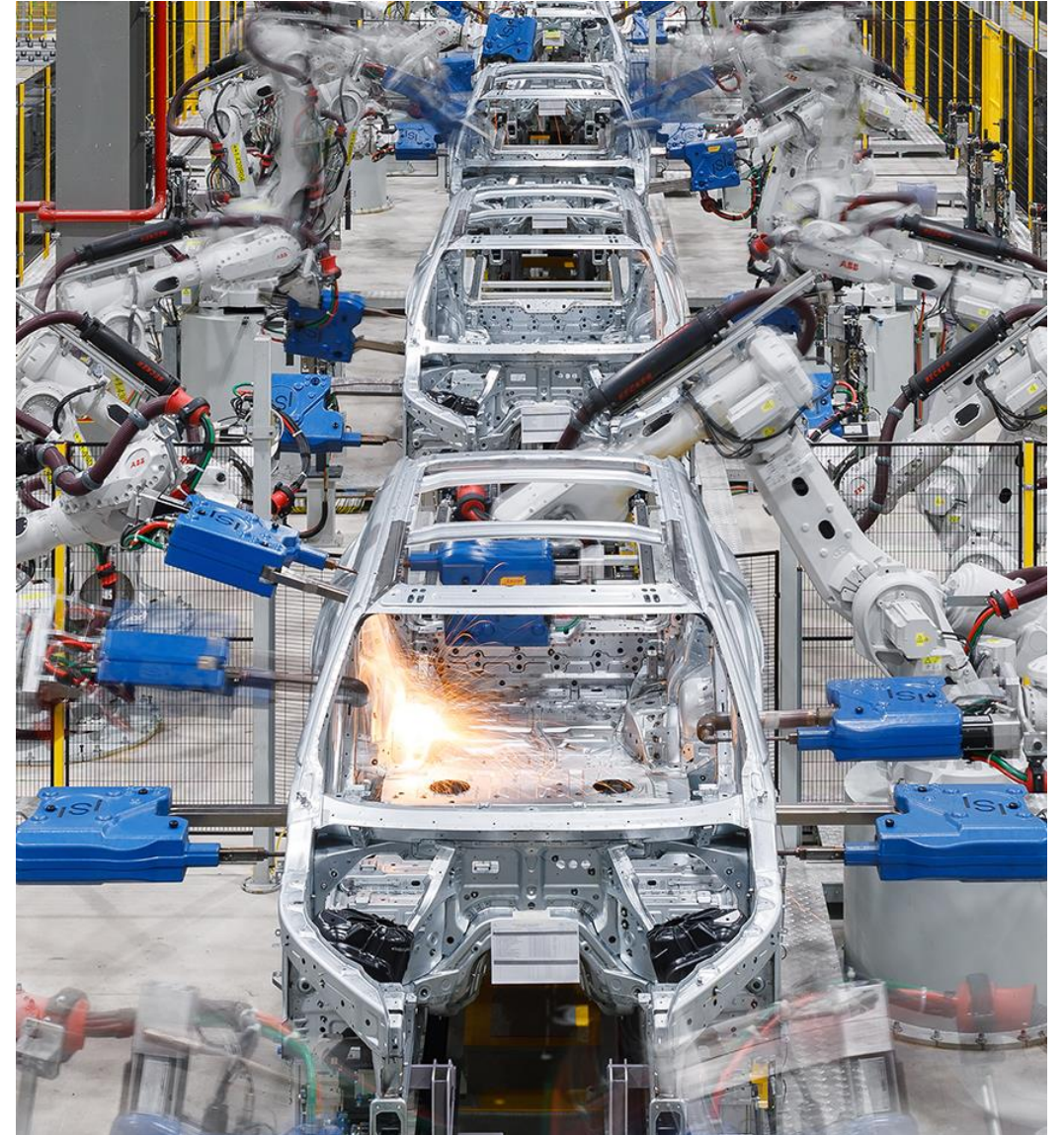
Most profitable ⁽¹⁾
amongst privately owned enterprises

17.3% ⁽²⁾
of VN Index ⁽³⁾

Nationwide operations
in all 63 provinces and municipalities

US\$33.0bn ⁽²⁾
combined market cap

44,100 employees ⁽¹⁾
Largest private Vietnamese corporate employer



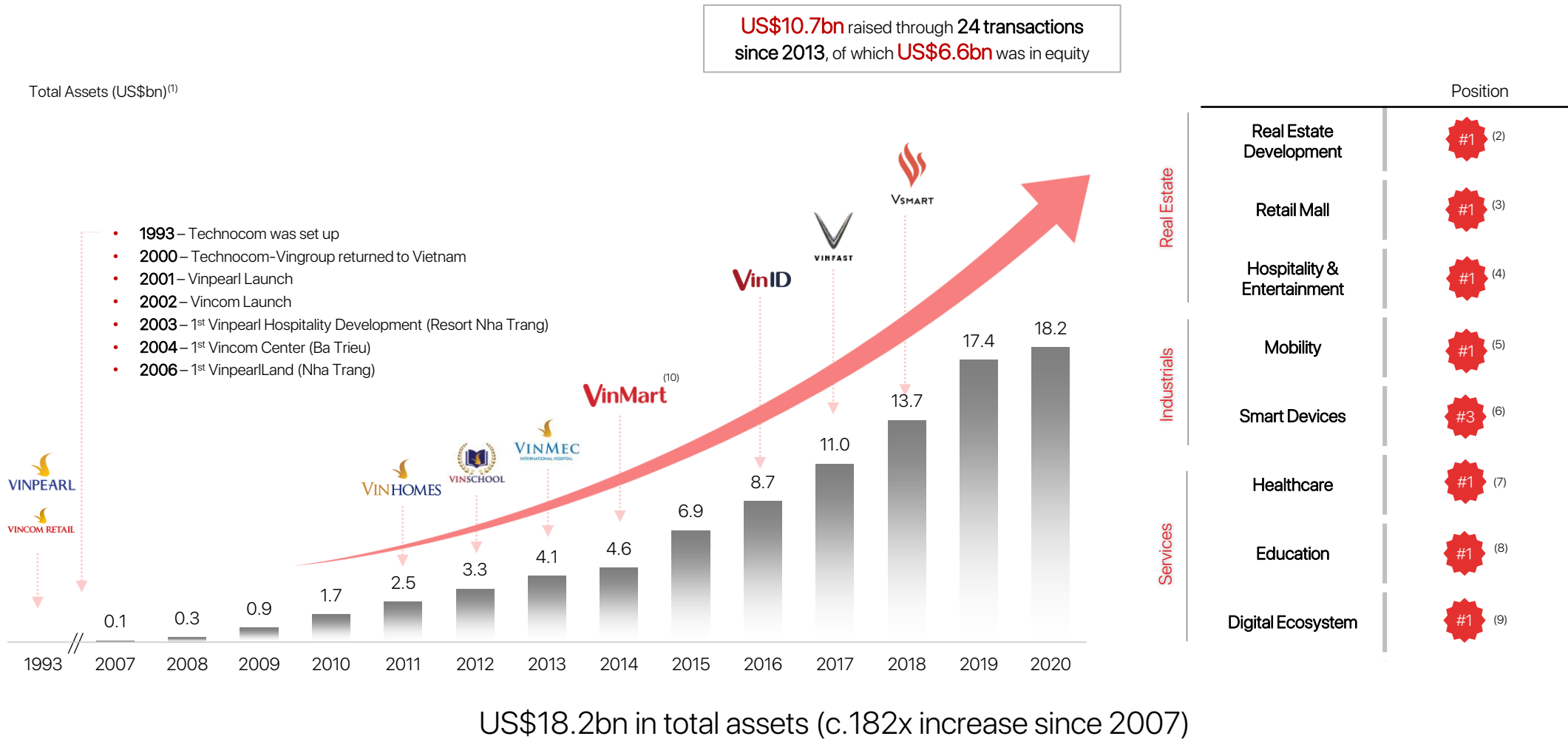
VinFast factory, Dinh Vu, Hai Phong, Vietnam

Source: Company Information, HOSE Website, Bloomberg, Vietnam Profit 500 as of Mar 15, 2021

Notes: USD/VND exchange rate of 23,170

(1) As of December 2020; (2) Included Vingroup, Vinhomes and Vincom Retail; (3) Market Capitalization of VN Index (US\$170.4bn);

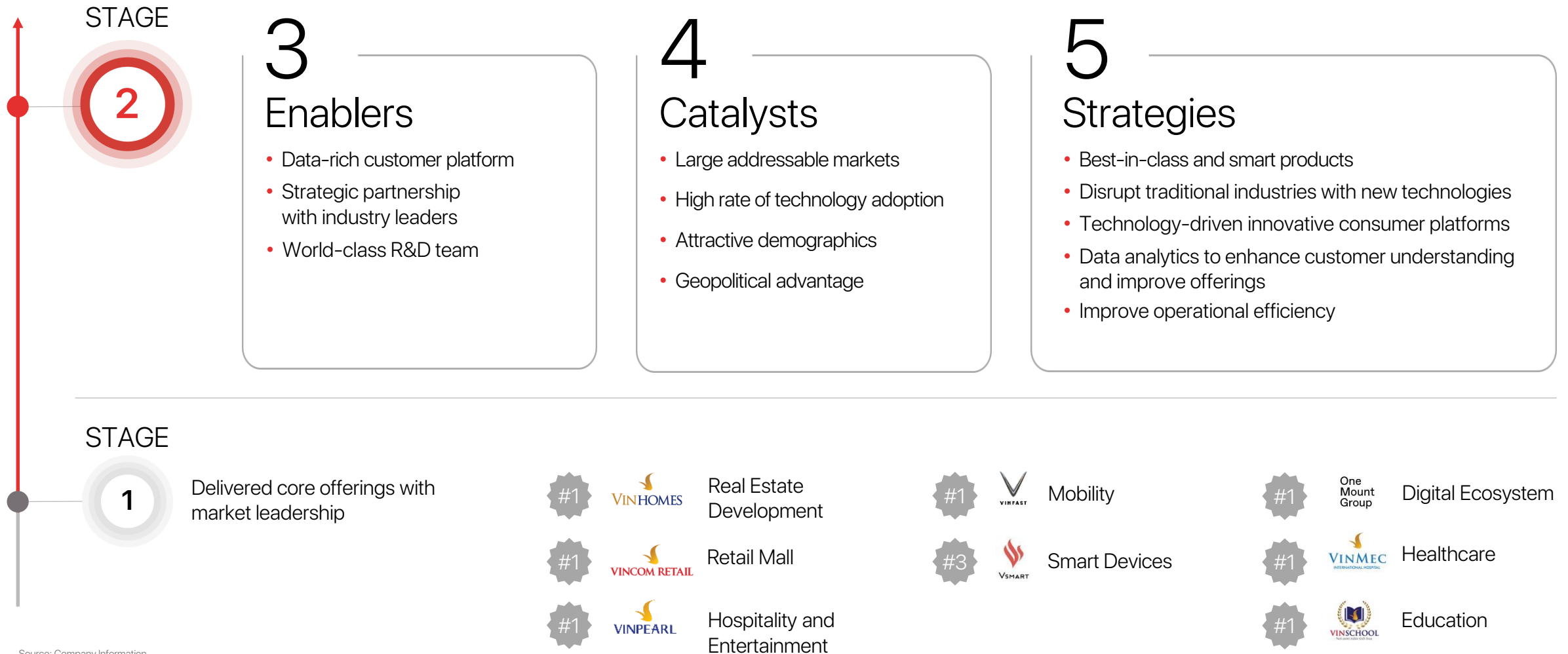
Track Record of Developing New Businesses into Market Leaders



Source: Financial information as of 31 December 2020, unless otherwise stated

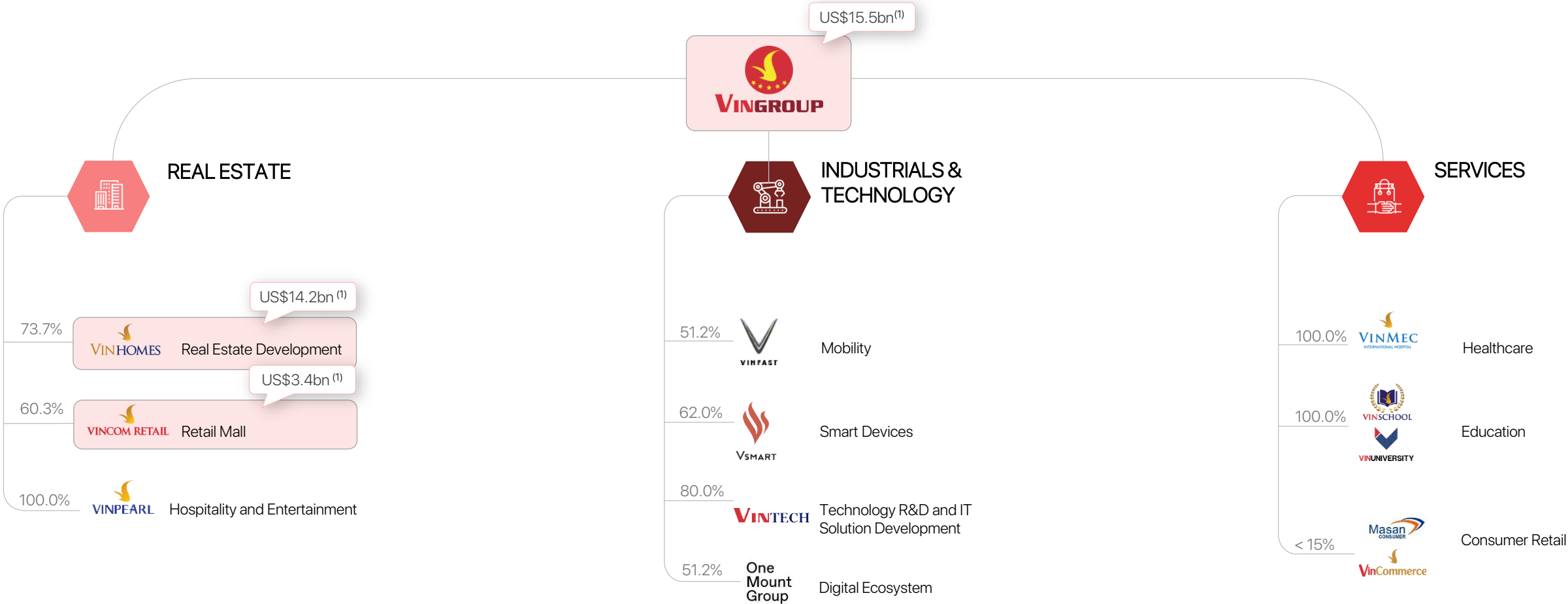
(1) Total assets from 2009 to 2018 based on IFRS financials, while total assets from 2007 to 2008, 2019 and 2020 based on VAS financials. USD/VND exchange rate of 23,190 as at 31 December 2020. (2) Based on cumulative units sold in 2016 – 2020 across all segments in the residential markets of HCMC and Hanoi, only includes retail sales, according to CBRE, as of 31 December 2020. (3) Based on Vincom's combined retail GFA in Hanoi and HCMC, and GFA of all multi-tenant shopping malls in Hanoi and HCMC as of June 2019. (4) Based on number of rooms in 5-star hotels and resorts in the cities that Vinpearl's brands are present by Vietnamtourism.gov.vn, data collected in July 2019. (5) Based on market share in the respective segments of A, D-sedan and D-SUV, according to VAMA and company information in Q4.2020. (6) Based on market share in 2020 (GfK report). (7) Vinmec hospitals were ranked among Top 1 or Top 2 on quality indicators that are set and assessed annually by the Ministry of Health. (8) Based on total number of kindergarten to high school students in selected private and international schools in Hanoi and HCMC in June 2019. (9) VinID is the largest loyalty platform in Vietnam.

Riding On An Exciting Digital Journey To Transform Experience On Unprecedented Scale



Source: Company Information

Corporate Structure



Entities listed on HOSE

Source: HOSE. Company information as of 31 December 2020
Note: All shareholding percentages presented are based on Vingroup's effective interest. (1) Indicates market capitalization of the listed entity as of 15 March 2021. USDVND exchange rate of 23,170. (2) Non-controlling interest in a subsidiary of Masan Group which owns Masan Consumer Holdings, the largest manufacturer of consumer products by revenue, and VinCommerce, the largest consumer retail network in terms of number of grocery retail stores

Key Competitive Advantages

- 1 Favourable Macro-Economics in Vietnam and Across All Consumer Industries
- 2 Largest Ecosystem in Vietnam with Market Leadership Across Multiple Businesses
- 3 Dominant Integrated Real Estate Developer, Owner and Operator
- 4 Proven Track Record of Developing Vietnamese Brands of Scale
- 5 Unparalleled Execution Capabilities in New Business Sectors
- 6 Prudent Financial Policies and Strong Financial Position



The making of VSmart phones

1. Favourable Macro-Economics in Vietnam and Across All Consumer Industries

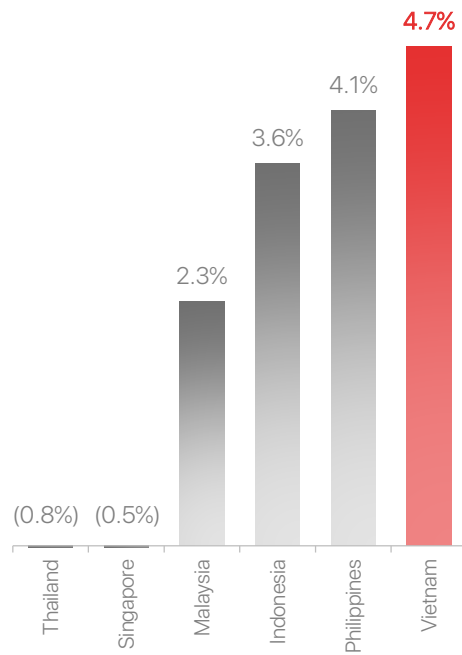


VinFast Manufacturing Complex, Hai Phong

Strong Macro Tailwinds

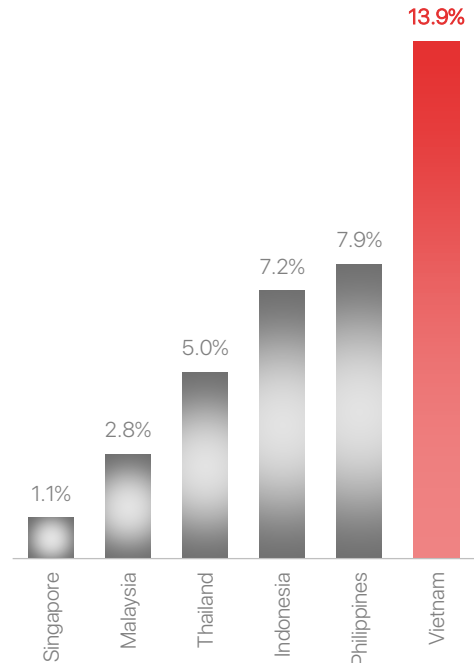
Fastest Growing Economy in Southeast Asia

Real GDP growth 2019A - 21E CAGR (%)



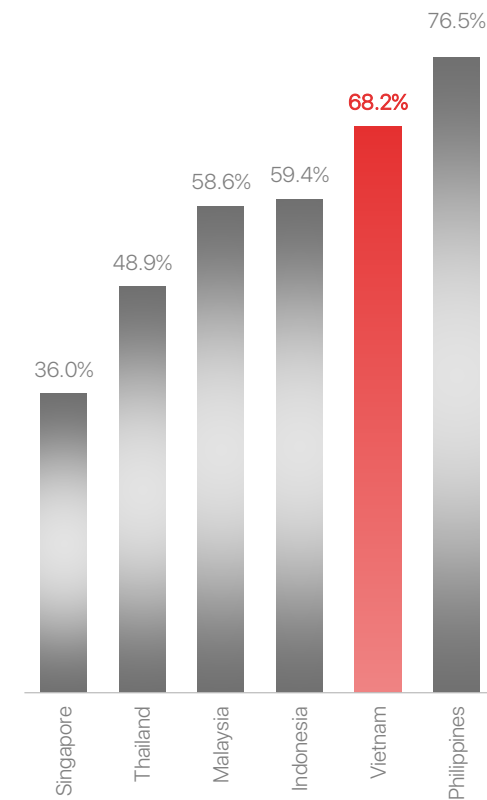
Fastest Growing Middle-Income Segment in SEA

Middle income population⁽¹⁾ growth 2019 - 24E CAGR (%)



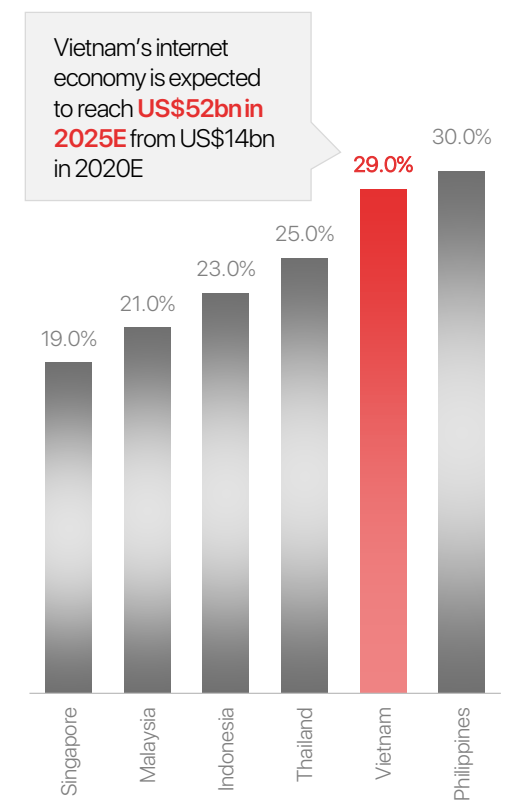
One of the Highest Private Consumption in Southeast Asia

Private consumption as % of GDP in 2019



One Of The Strongest Internet Economy Growth In SEA

Internet economy GMV growth CAGR 2020-25E (%)



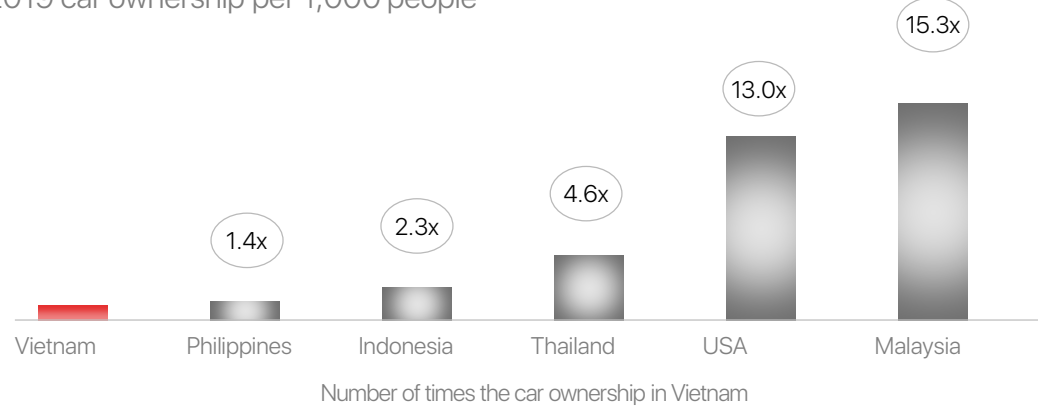
Vietnam's internet economy is expected to reach **US\$52bn in 2025E** from US\$14bn in 2020E

Source: Euromonitor, CEIC. Information collected in May 2020
Note: Exchange rates are based on historical exchange rates in respective years as provided by EIU.
(1) Middle income population defined as households with disposable income of more than US\$10,000 per annum. 2019 middle income population is an estimate while 2020 to 2024 are forecasts

Robust Growth Expected for Both Cars and Electric Motorcycles

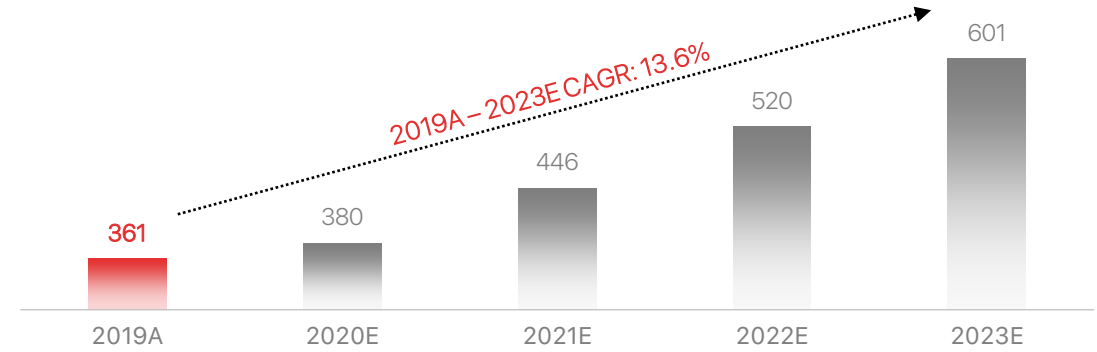
Significantly Low Car Penetration

2019 car ownership per 1,000 people



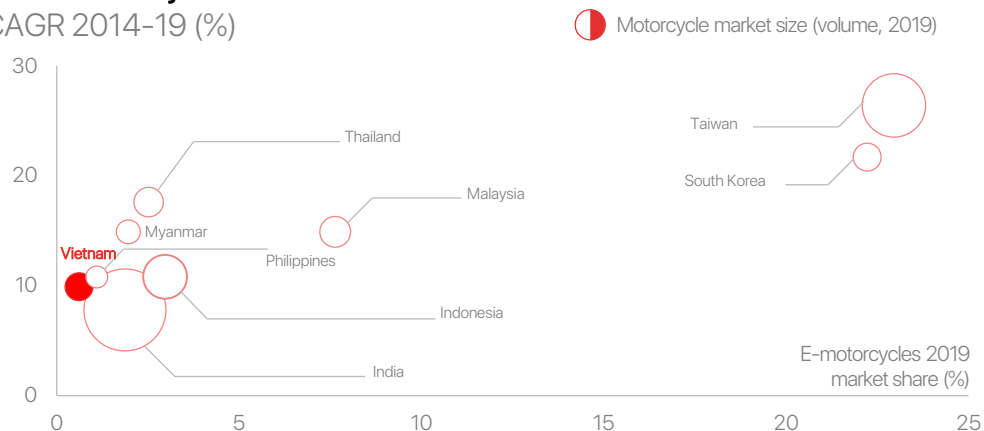
...Leading To Substantial Growth In The Passenger Car Market

Vietnamese car market projection ('000 units/year)



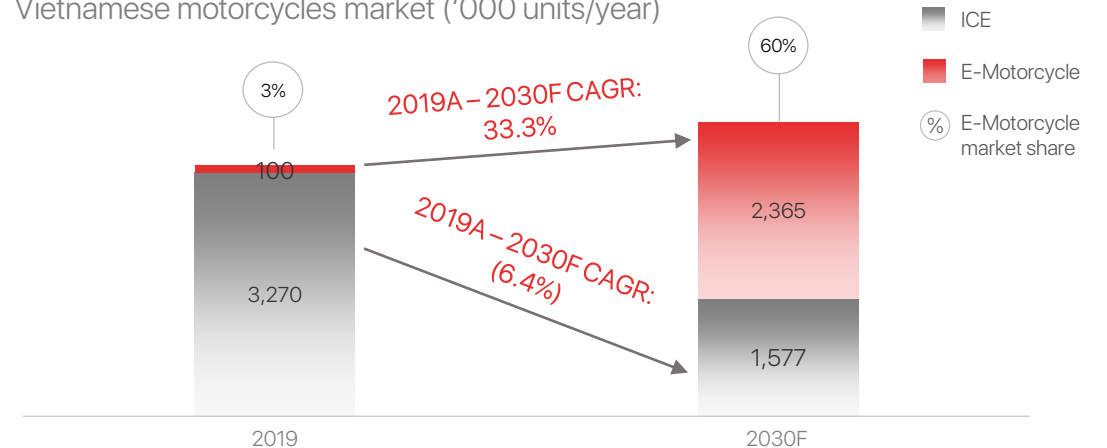
Fourth Largest Motorcycle Market Globally With Low Penetration of e-motorcycles

CAGR 2014-19 (%)



Electric Motorcycles Expected To Gain Market Share

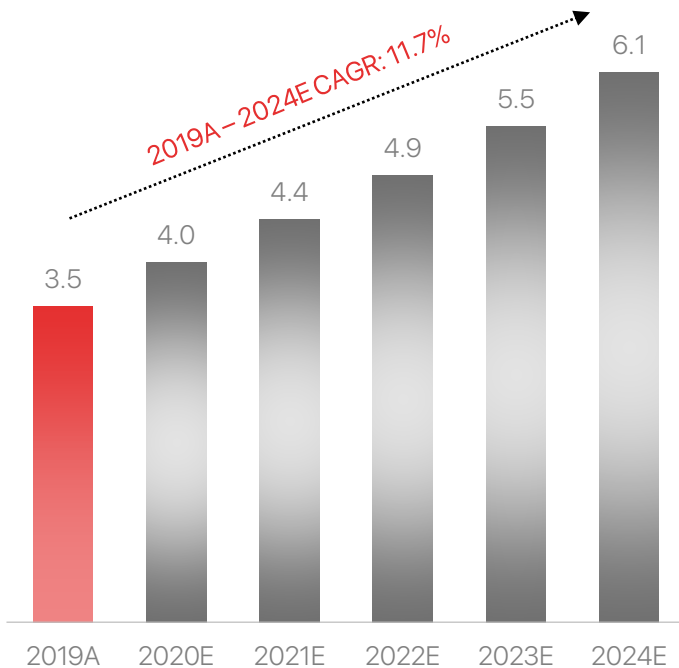
Vietnamese motorcycles market ('000 units/year)



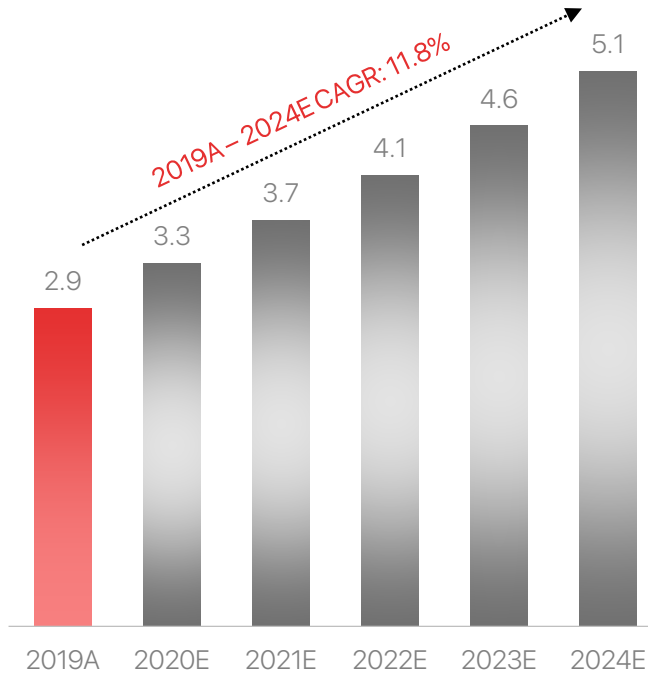
1

Consumer Spending to Grow across Vingroup's Key Consumer Segments

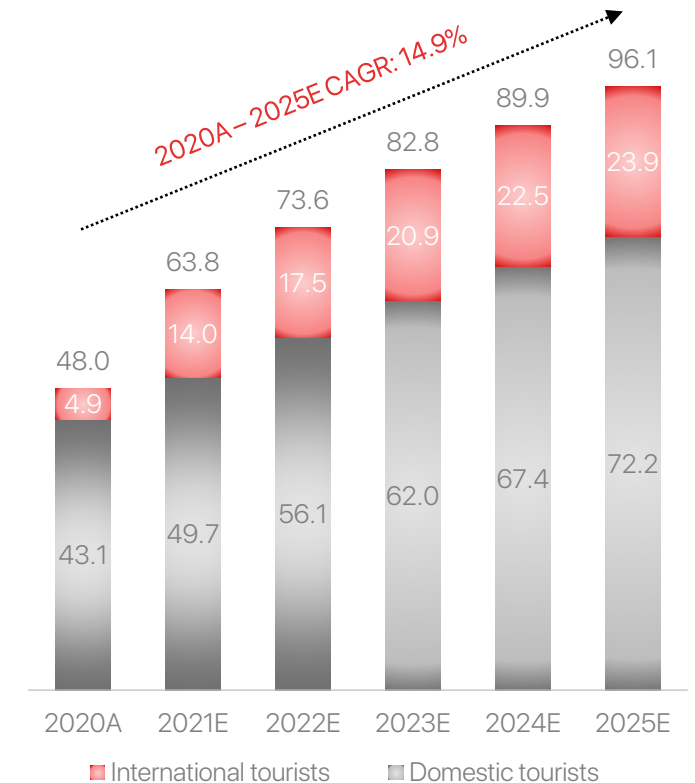
Healthcare - Increasing Household Healthcare Expenditure From Aging Population And Rising Disposable Income
Household Healthcare Expenditure (US\$bn)



Education - Increasing Household Education Spending As More Families Can Afford Quality Education
Household Education Expenditure (US\$bn)



Tourism - Domestic And International Tourist Arrivals Increasing At A Rapid Pace
Arrivals (mm)



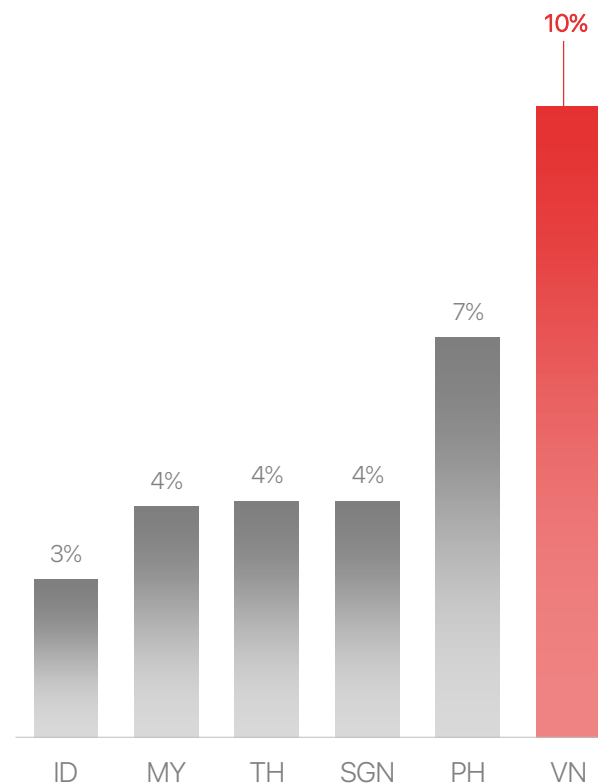
Experiencing Favorable Geopolitical Shifts

- Beneficiary of global supply chain disruption due to geopolitical shifts
- Supportive government policies and robust infrastructure investment
- Strategic geographical advantage supports global distribution
- Competitive advantages in land supply, labor costs and human capital

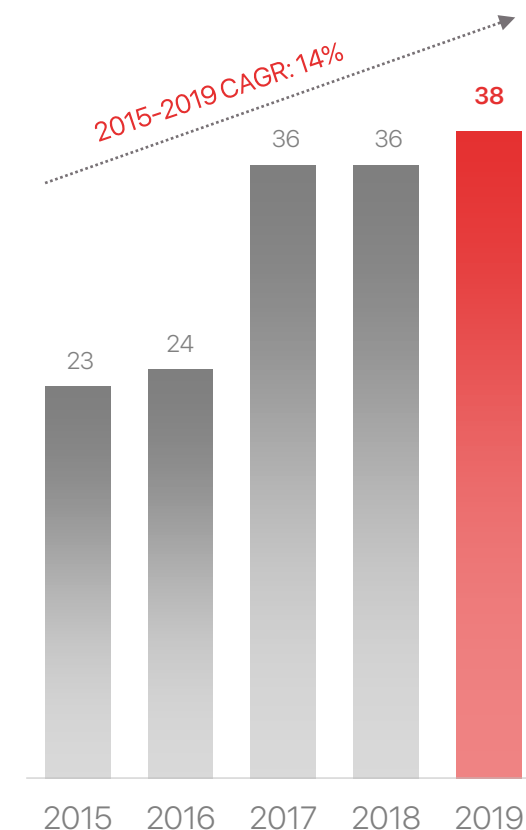
Increasing migration and expansion of global leaders into Vietnam



Highest level of public investment as % of GDP
(2020 Target)



Rapidly growing FDI flow
Registered FDI (US\$ bn)



2. Largest Ecosystem in Vietnam with Market Leadership Across Multiple Businesses

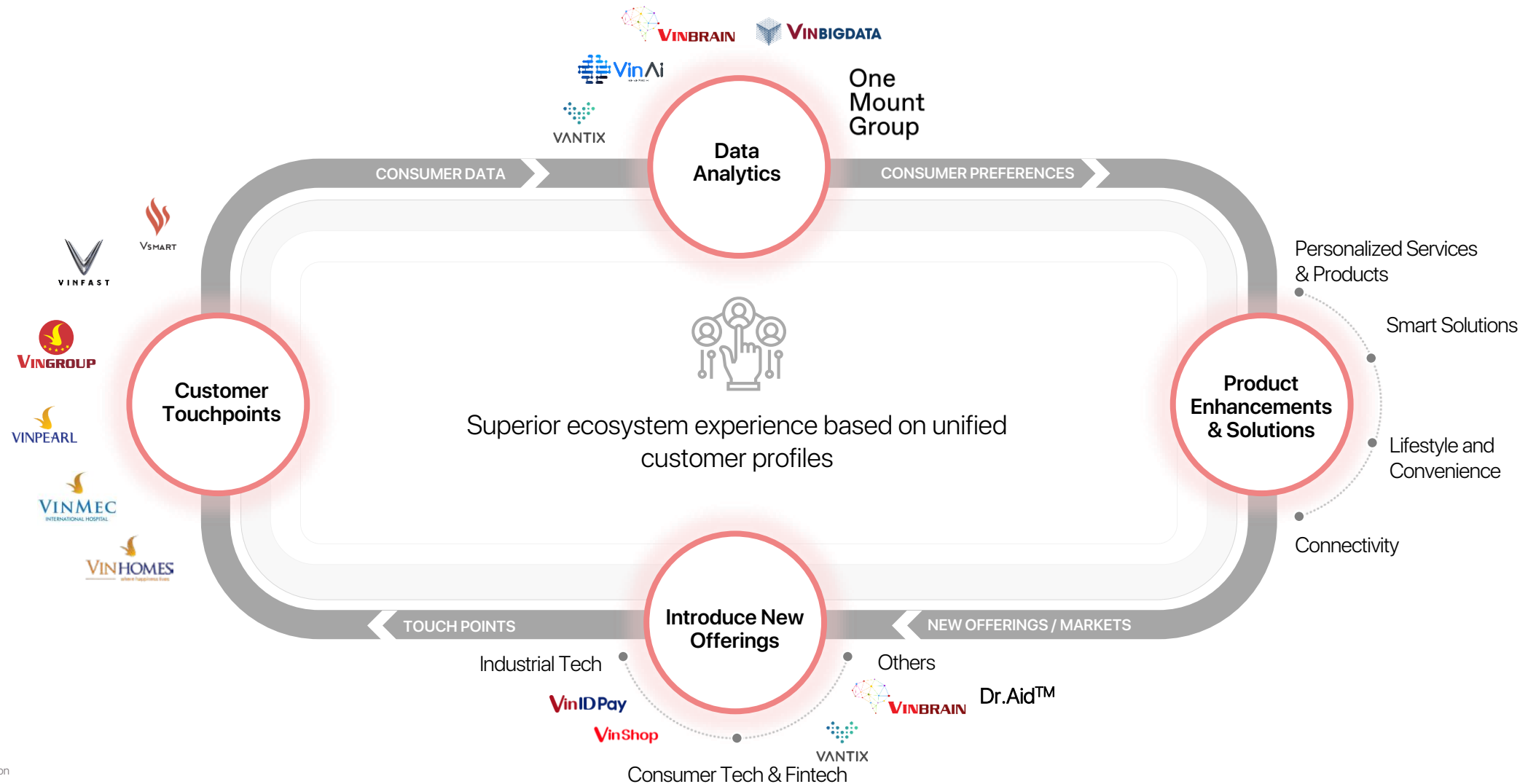


Largest Ecosystem in Vietnam with Market Leadership Across Multiple Businesses

- The only company in Vietnam with extensive presence across the consumer ecosystem
- Leadership position across multiple consumer sectors demonstrate ability to start new business and develop them into industry champions
- Leveraging unique database unmatched by any competitor to create sustainable "moat"
- Today, applying superior data analytics capabilities to enhance customer experience and cross-selling opportunities



Leveraging Data Analytics for Deep Behavioral Understanding and Continual Improvement of Platform Offerings





3. Dominant Integrated Real Estate Developer, Owner and Operator



Dominant Integrated Real Estate Developer, Owner and Operator

- Unrivalled nation-wide land bank to support Vingroup's growth and sustainability

RESIDENTIAL, OFFICE AND INDUSTRIAL			RETAIL MALLS	HOSPITALITY AND ENTERTAINMENT
	RESIDENTIAL			
	164mn sqm of residential GFA landbank	US\$22.9bn Addressable market ⁽¹⁾	US\$2.8bn Unbilled bookings ⁽²⁾	80 Malls under operation
				17,500 Total rooms in hotels and beach villas
	OFFICE FOR LEASE			
	120,000 sqm of office NLA ⁽³⁾ in operation	87% Occupancy rate	~1.7mm sqm of Retail GFA	17 Key tourist destinations across Vietnam
	INDUSTRIAL REAL ESTATE			
	22.1mm sqm of NSA ⁽⁴⁾ in pipeline for sale	6.9mm sqm of NLA ⁽³⁾ in pipeline for lease	43 out of 63 Cities and provinces covered in Vietnam	47 Projects under operation ⁽⁵⁾

Well-diversified coverage of real estate segments across Vietnam

Source: CBRE. Company information as of 31 December 2020, unless otherwise stated.

(1) For condominium market only; based on CBRE condominium demand model and annual condominium demand of c.186,000 units in 2022E at an assumed price of US\$127,000 per unit.

(2) As of 30 December 2020, fx USD/VND 23,190

(3) Represents net leasable area. Business plan and subject to change

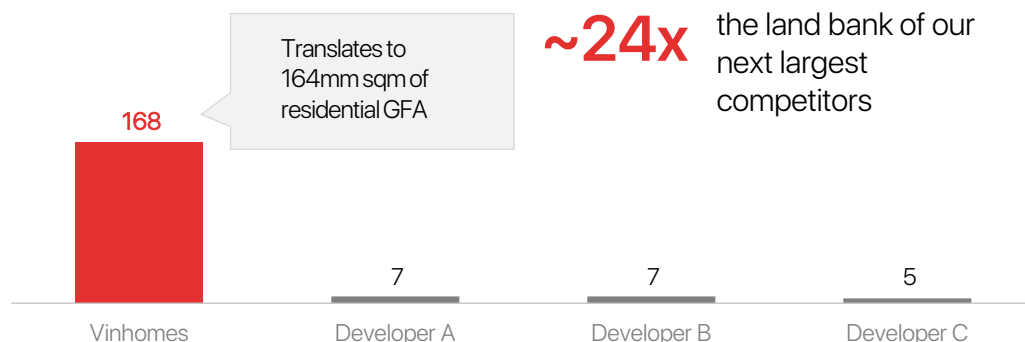
(4) Represents net saleable area for the project's lifetime

(5) Including four Vinpearl Golf courses, four VinWonders amusement parks, two Safaris and two F&B and ancillary entertainment service areas

Vinhomes – Dominant Residential Platform

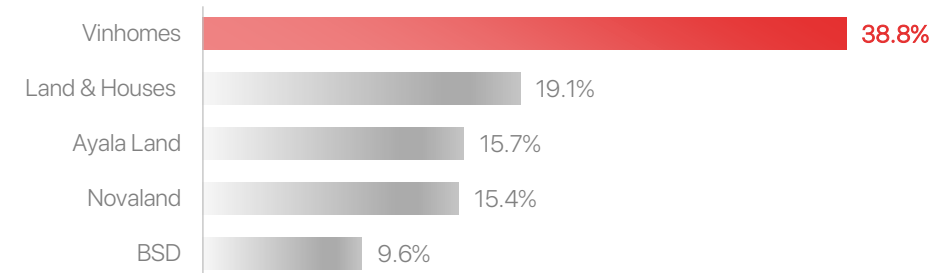
Largest Land Bank Delivers Sustainable Growth

Land bank⁽¹⁾ (mm sqm)



Superior Returns

Return-on-Equity⁽²⁾ (%)

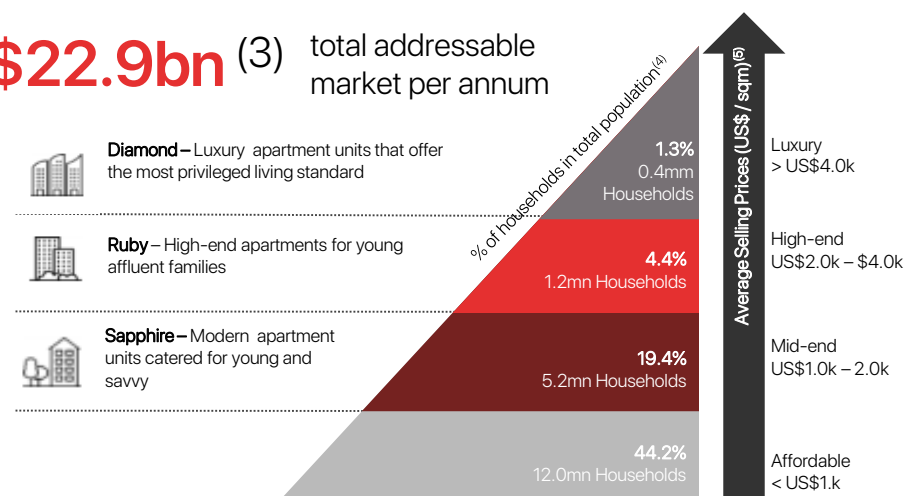


Unparalleled Execution Capabilities



Diversified Product Offerings

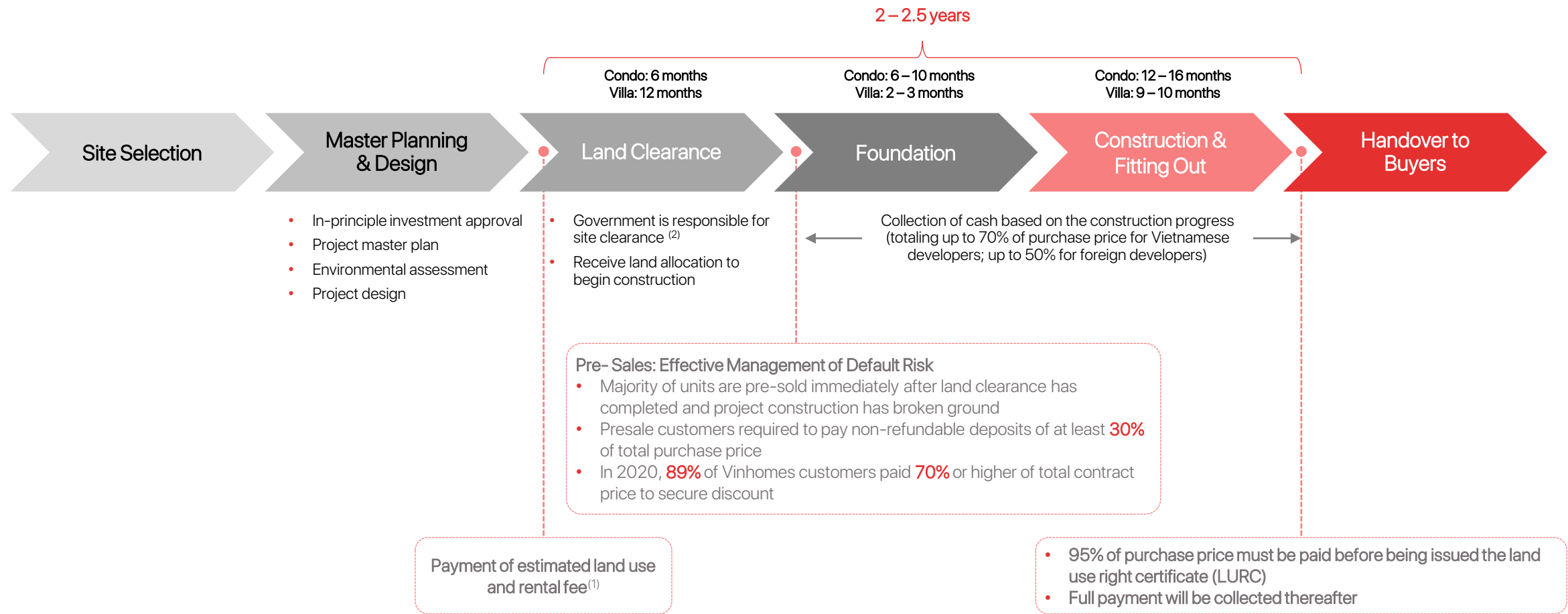
US\$22.9bn ⁽³⁾ total addressable market per annum



Source: Company information

(1) As of 31 December 2021. Including apartments, office-tels, shop-houses, shop office, villa, commercial for sale, beach villa and condo-tel. Excludes completed projects. 164 mm sqm of residential GFA converts into c. 146 mm sqm of NSA. Not including GFA from Vinhomes Hoc Mon and Industrial land bank. (2) Refers to net profit after minority interests divided by shareholder's equity in 2019. (3) For condominium market only; based on CBRE condominium demand model and annual condominium demand of c.186,000 units in 2022F at an assumed price of US\$127,000 per unit. (4) JLL report as of March 2018. Percentages shown exclude 30.8% of households within the segment of household below affordable. Segments include households within the respective income ranges: Luxury (more than US\$85k), Premium (US\$55k – US\$85k), Mid-end (US\$25k – US\$55k), Affordable (US\$10k – US\$25k) and Below Affordable (below US\$10k). (5) Based on net saleable area.

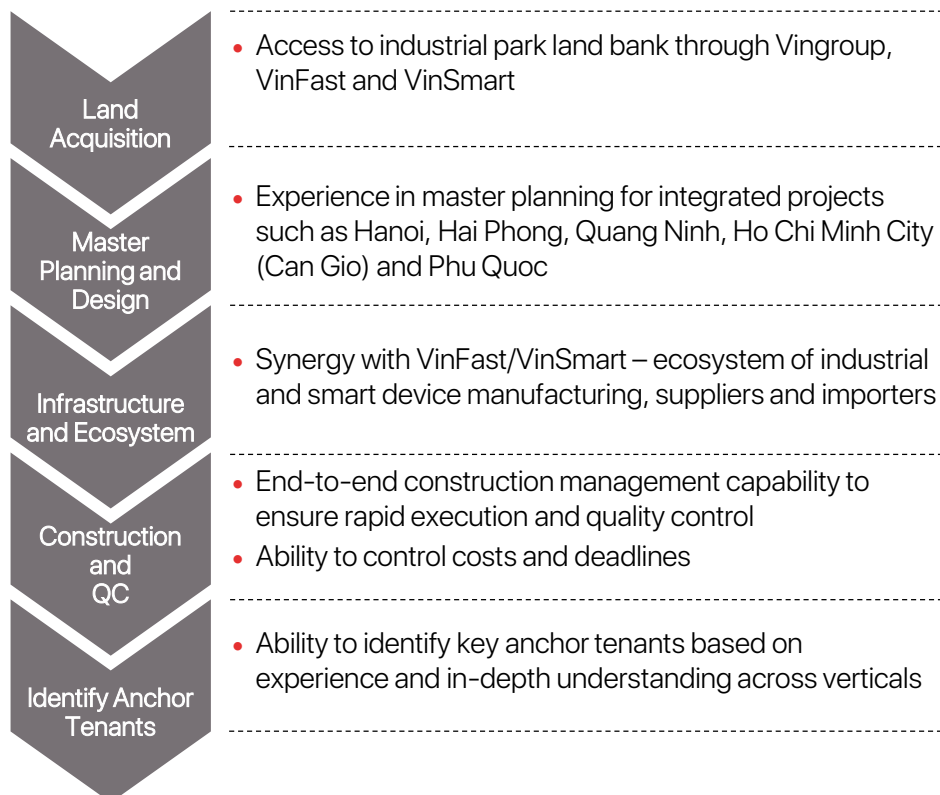
Property Development Model And Payment Schedule Built on Favorable Regulatory Framework for an Efficient Self-funding Business Model



Expansion into Industrial Real Estate to Capitalize on the Attractive Sector Tailwinds

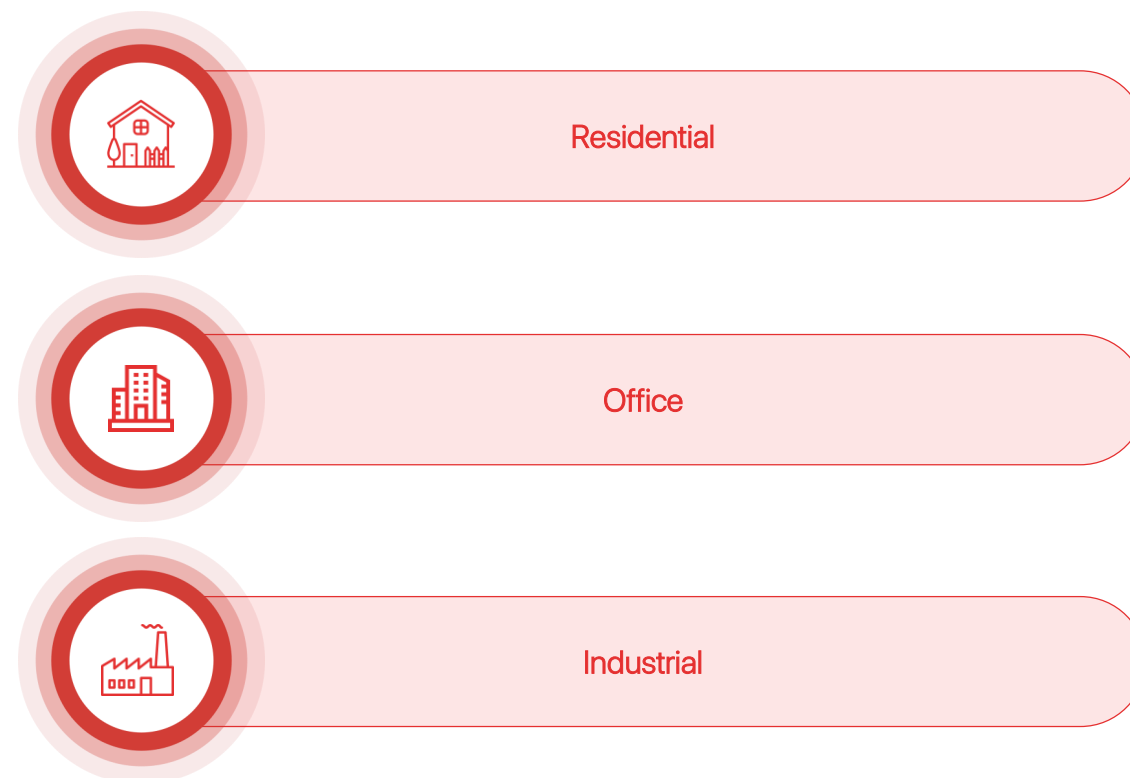
Leveraging Vinhomes' Expertise in Sourcing/ Acquiring Land as well as Real Estate Development

Vinhomes' Superior Industrial Real Estate End-to-end Value Chain



Additional Pillar of Vinhomes' Medium Term Strategy to Diversify and Increase Recurring Revenue and Provide More Avenues for Capital Recycling

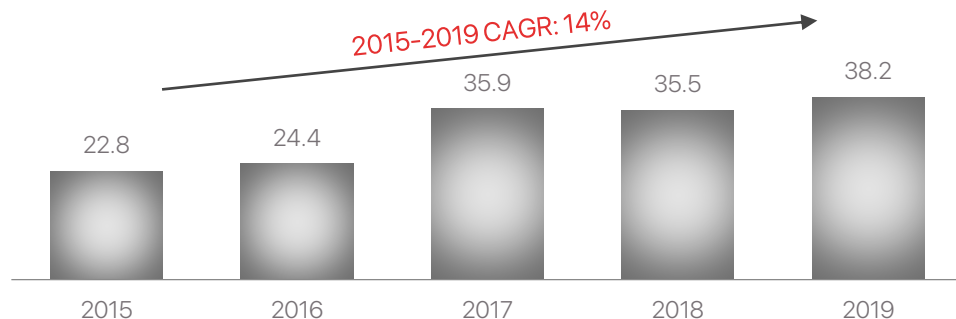
Diversification Across the 3 Segments



Industrial Real Estate as a New Growth Driver

FDI in Vietnam Has Seen Accelerating Growth

Registered FDI (US\$ bn)⁽¹⁾

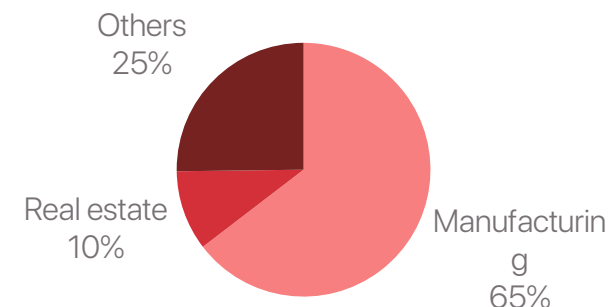


~60% of FDI is in Manufacturing and Processing

Registered FDI (US\$ bn), 2019⁽²⁾

US\$38.2bn

Total Registered FDI



Structural Drivers for Increasing Manufacturing in Vietnam⁽³⁾

- ✓ Government to invest additional VND21tn (US\$924mn) in the development of infrastructure for economic zones and industrial parks⁽⁴⁾
- ✓ Shifting of manufacturing supply chains to Vietnam due to US-China trade war, low labour costs and government incentives to drive FDI (e.g. LG, Samsung, Kyocera, Nintendo etc.)
- ✓ Room for growth in manufacturing contribution to Vietnam GDP (current contribution: 20%)
- ✓ Abundant land supply to facilitate incoming manufacturing projects
- ✓ Diversification due to COVID-19 disruption

IPs in Northern Vietnam remained a promising market despite COVID-19

Robust Industrial Parks Growth Throughout Vietnam

Top Provinces by FDI, 1H2020

	Province	Occupancy YoY	Lease price YoY growth
1	Bac Ninh	↑ 11.8%	↑ 9.2%
2	Vinh Phuc	↑ 3.8%	↑ 4.8%
3	Ha Noi	↑ 1.1%	↑ 13.2%
4	Hai Duong	↑ 7.9%	↑ 15.2%
5	Hai Phong	↑ 1.1%	↑ 3.2%
6	Hung Yen	↑ 3.5%	↑ 6.4%
7	Dong Nai	↑ 1.1%	↑ 6.5%
8	Binh Duong	↑ 2.1%	↑ 4.9%
9	Ba Ria Vung Tau	↑ 12.9%	↑ 18.2%
10	Long An	↑ 1.2%	↑ 7.9%

4. Proven Track Record of Developing Vietnamese Brands of Scale



Proven Track Record of Developing Vietnamese Brands of Scale

Most Loved and Respected Brands



Vietnam Report 2020

- Top 10 largest enterprises in Vietnam

ASEAN NCAP 2020

- Excellent award for new manufacturer safety commitment

World Travel Awards 2019

- Asia's Leading Family & Beach Resort – Vinpearl Resort & Spa Phu Quoc
- World's Leading Riverfront Hotel – Vinpearl Luxury Landmark 81

Brand Finance 2019

- Vietnam's Top 50 Most Valuable Brands

AUTOBEST 2018

- "A Star is Born" Award

Best Designs



International Property Awards

- Best Retail Development – Asia Pacific (2019) – Vincom Center Landmark 81
- Best International Retail Development (2019) – Vincom Center Landmark 81
- World's Best Property (2018) – Vinhomes Riverside

Asia Pacific Property Awards

- Best Mixed-Used Development (2019) – Vinhomes Ocean Park
- Vietnam's Best High-Rise Building (2017) – Vinhomes Metropolis
- Vietnam's Best Architectural Building (2017) – Landmark 81
- Vietnam's Best Mixed-Used Development (2016) – Vinhomes Central Park

Contribution to a Sustainable Economy



Forbes

- Global 2000 (2019-2020)
- Asia's 200 Best Over A Billion (2019)

Forbes Vietnam

- Top 50 Listed Companies (2019)
- Top 40 Most Valuable Brands in Vietnam (2018)

Nikkei Asia 300 (2015 – 2019)

- Top 300 largest and fastest growing businesses in Asia

Global Banking & Finance Review 2019

- Best Investor Relations Company in Vietnam

Most Successful Transactions



The Asset AAA

- Best Vietnam IPO (2018), Best M&A (2018), Best Syndicated Loan (2018), Best Issuer – Corporate (Southeast Asia – 2018)
- Best Vietnam Transaction (2020)

FinanceAsia

- IPO of the Year (2018), Best Vietnam Deal (2018), Private Equity Deal (2017)
- Best Frontier Market Transaction (2020)

Superior Brand Equity Fosters Consumer Trust and Lower Customer Acquisition Costs

Vin-brands being a household name across sectors...



nielsen
.....

Top 2 local brand
Nielsen 2020



Top 10 Brand
Forbes Vietnam 2020



"A Star is Born" Award
Auto Best 2018



Top 10 Five-star Hotels Vietnam
Tourism Awards 2018

...serves as a launch pad for new products to gain immediate recognition and access to a large customer base



Autodaily.vn ✓
525K subscribers



XE HAY ✓
1.9M subscribers

Record sale of
within 10 days

5,200
cars

FACEBOOK

59

Dedicated
fan groups

509,000

Members

5. Unparalleled Execution Capabilities in New Business Sectors



VinFast's Rapid Evolution and Clear Trajectory for Future Acceleration

Our Value Proposition

01

Best value
in respective segments

02

Superior customer experience
Seamless end-to-end experience powered by
technology and dedicated services

03

Safe – High Quality – Smart
– Economical

04

Superior after-sales service
and support

05

Substantial benefits from
Vingroup's existing
ecosystem (in Vietnam)

PHASE 1

Foundation – Establishment of Manufacturing & Commercial Infrastructure (2017 – 2019)

Established hardware, software capabilities and commercial infrastructure



Lux SA2.0



Fadil



Lux A2.0



President V8



VinBus (SOP)



SUV



Mid-size SUV



PHASE 2

Acceleration >>> Smart Technology & Electrification (2020 – 2021)

- Capture market share and establish leading position in domestic market
- Build smart electric car platform
- Prepare for entry into US market



Full-size SUV

PHASE 3

Go Global (2022+)

Enter global markets beginning with US market

3 new smart EV & ICE car models, of which

2 new smart EV car models
will be launched internationally

2018

2019

2020

2021



Klara



Klara S



Impes



Ludo



Theon



Feliz



3 new e-motorcycle models

Note: EV = Electric Vehicle, ICE = Internal Combustion Engine

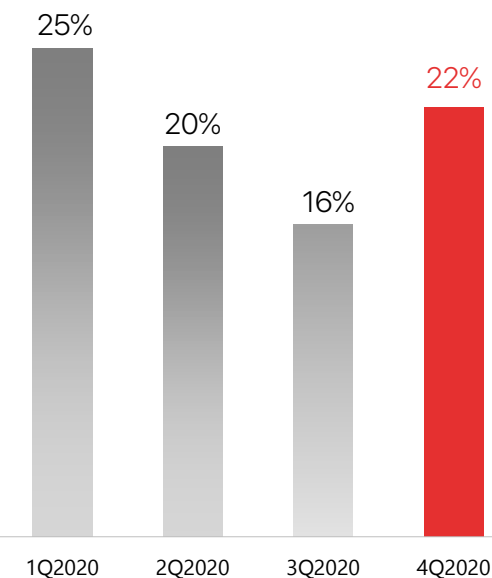
Stellar Track Record of Market Penetration

E-Motorcycle



#1 in E-motorcycle segment in 2020

Quarterly market share (%)



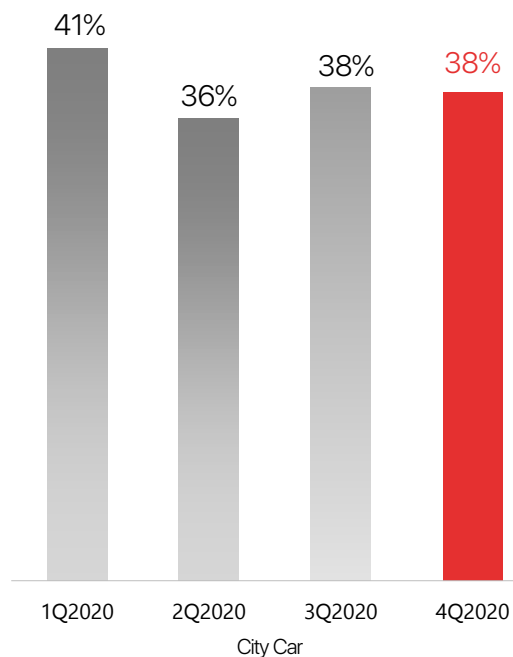
City Car



#1 in A-segment in 2020

Fadil

Quarterly market share (%)



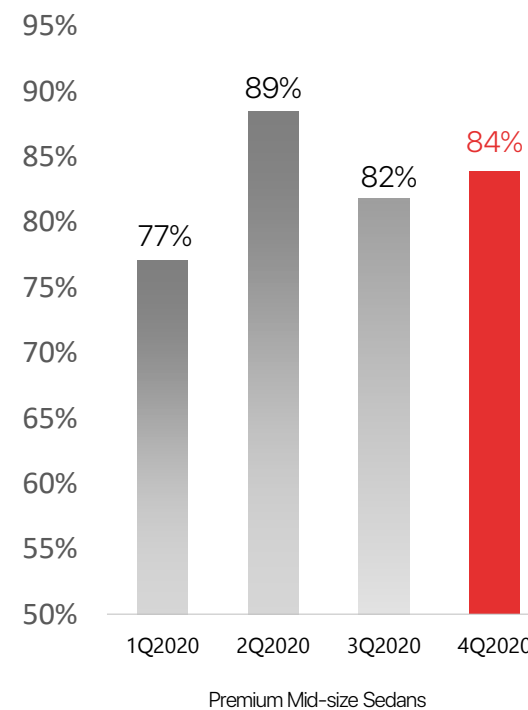
Sedan



#1 in premium mid-size sedans in 2020⁽¹⁾

Lux A2.0

Quarterly market share (%)



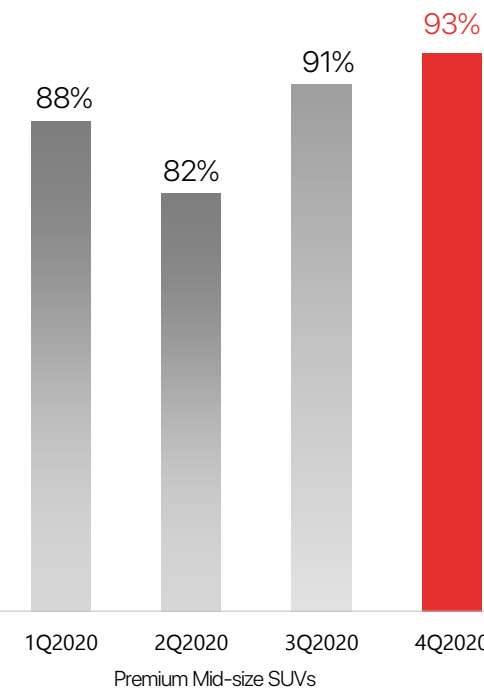
SUV



#1 in premium mid-size SUVs in 2020⁽²⁾

Lux SA2.0

Quarterly market share (%)



Source: Based on VAMA and Company information as of 31 December 2020.

(1) Premium mid-size sedans include VinFast Lux A, Mercedes E-Class, BMW Series-5, Volvo S90, Audi A6, Jaguar XF

(2) Premium mid-size SUVs include VinFast Lux SA, Porsche Cayenne, MercedesBenz GLE, Volvo X90, Audi Q5, BMW X5, BMW X6, Range Rover Velar, Range Rover Sport, Land Rover Discovery, Lexus GX, Jaguar F-Pace, Volkswagen Touareg

Unparalleled Execution Capabilities – Successful Establishment of Manufacturing Capabilities and Commercial Infrastructure

Record time to market

- State-of-the-art Manufacturing Complex

12 months

- Launched three car models

18 months

Established supply chain and partnerships with industry leaders

Lithium ion battery factory with LG Chem

Electrification



Automobiles / E-Motorcycles



Extensive distribution network for both automobiles and e-motorcycles



78

Showrooms,
Dealers
& Workshops



120

Showrooms,
Dealers
& Workshops⁽¹⁾

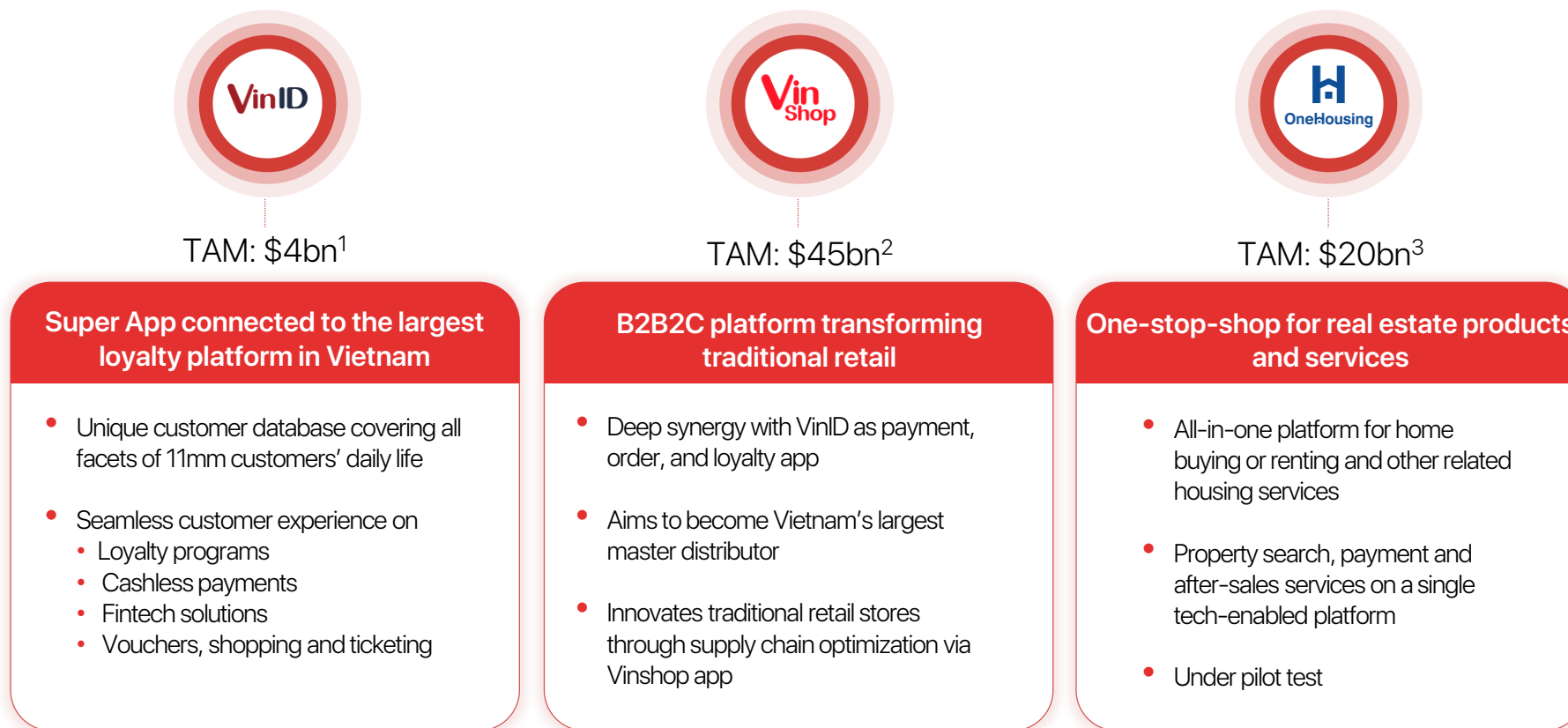
Vinsmart Evolution and Strategic Plan – Integrated Smart Devices and IoT

VinSmart offers a full range of smartphones and has swiftly achieved Top-3 market position in smartphones after only 16 months, a record in Vietnam



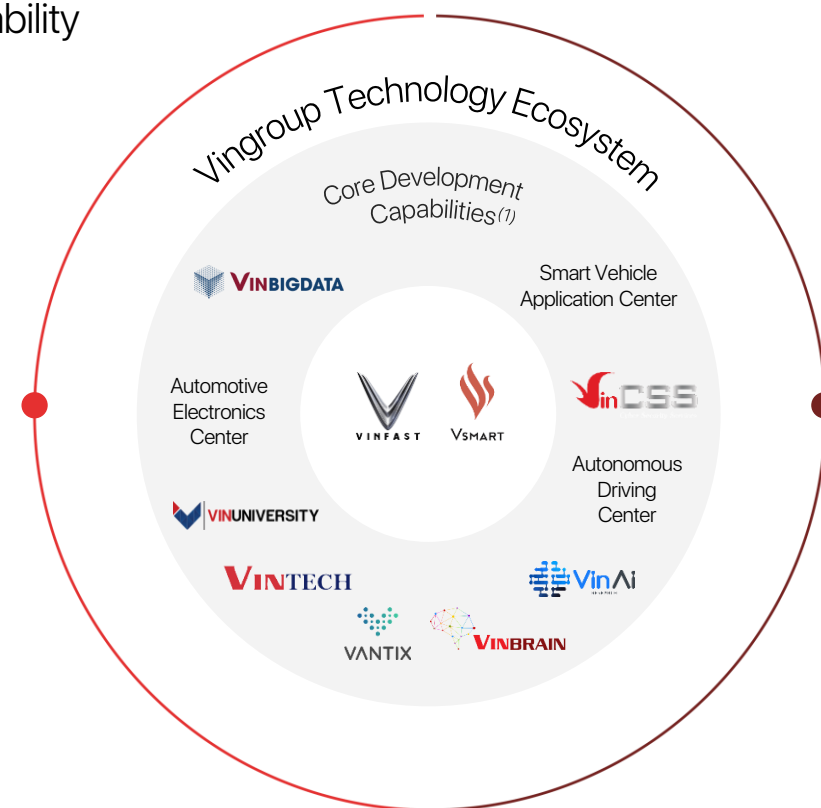
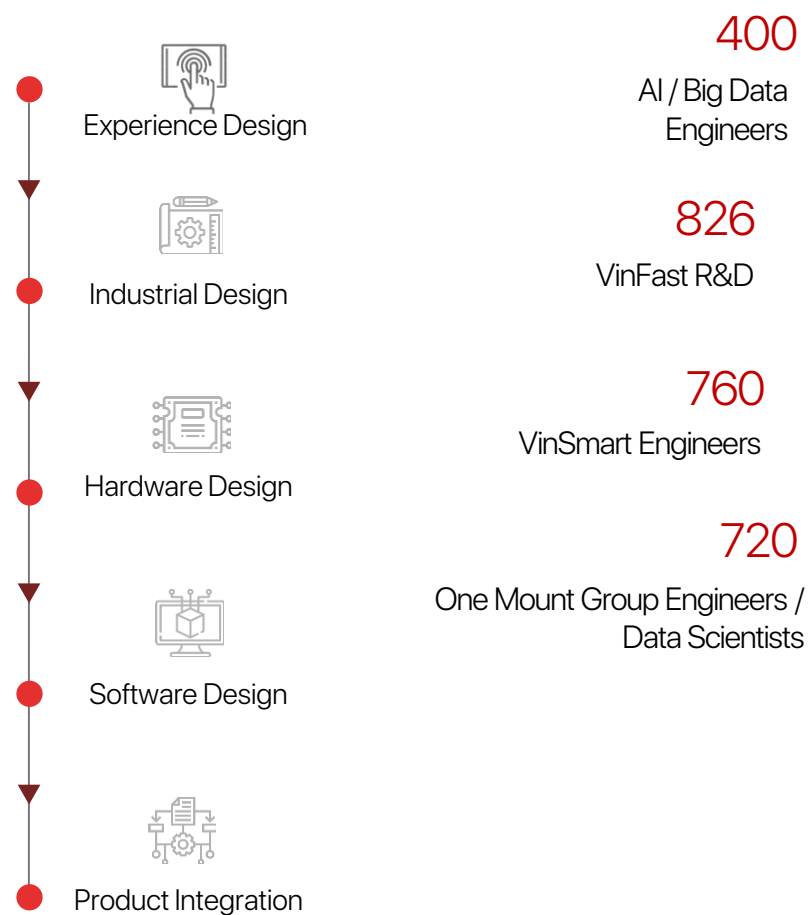
One Mount Group Is Creating Vietnam's Largest Digital Ecosystem

One Mount's integrated ecosystem across multiple platforms is developing an expansive and fast growing O2O network starting with three main economic sectors: Retail, Real Estate and Financial Services.



Strategic Partnerships with Industry Leaders Complement in-House R&D Capabilities

Integrated in-house product development capability



Electrification



Automobiles / Motorcycles



Industrial Technology



Smart Devices



Fully utilized the smart device research and manufacturing capability in the ecosystem

● Core Development Capabilities & Vingroup Technology Ecosystem HR

● Key Suppliers and Industry Partners

Visionary Management With Proven Track Record

Board of Directors



Mr. Pham Nhat Vuong
Chairman of the Board of Directors

- Holds a Bachelors Degree in Geological Economic Engineering, graduated from Moscow Geology University in Russia
- Long track record as an entrepreneur both in and out of Vietnam, founded Technocom Limited Company in Ukraine, which was sold to Nestle S.A. in 2010
- Established Vinpearl in 2001 and Vincom in 2002
- Founder and largest single shareholder in Vingroup
- Recognized as Vietnam's first billionaire by Forbes Magazine (2012), and retained the position as the billionaire with the highest network in Vietnam since then

Ms. Pham Thuy Hang
Vice Chairwoman

Mr. Le Khac Hiep
Vice Chairman cum Independent Member

Ms. Pham Thu Huong
Vice Chairwoman

Mr. Marc Villiers Townsend⁽¹⁾
Independent Member

Ms. Nguyen Dieu Linh
Vice Chairwoman

Mr. Prof. Ling Chung Yee Roy⁽²⁾
Independent Member

Mr. Nguyen Viet Quang
Vice Chairman cum CEO

Mr. Park Woncheol⁽³⁾
Member

Senior Management



Ms. Thai Thi Thanh Hai

- Vice Chairwoman
- 27+ yrs experience
- 7+ yrs with Vingroup



Ms. Le Thi Thu Thuy

- Vice Chairwoman
- 25+ yrs experience
- 13+ yrs with Vingroup



Ms. Le Mai Lan

- Vice Chairwoman
- 24+ yrs experience
- 7+ yrs with Vingroup



Mr. Nguyen Viet Quang

- CEO
- 25+ yrs experience
- 11+ yrs with Vingroup



Ms. Mai Huong Noi

- Dy CEO
- 30+ yrs experience
- 15+ yrs with Vingroup



Mr. Pham Van Khuong

- Dy CEO
- 38+ yrs experience
- 19+ yrs with Vingroup



Ms. Nguyen Thi Diu

- Dy CEO
- 25+ yrs experience
- 7+ yrs with Vingroup



Ms. Duong Thi Hoan

- Dy CEO
- 22+ yrs experience
- 14+ yrs with Vingroup



James B. Deluca

- Dy CEO
- 41+ yrs experience
- 4+ yrs with Vingroup
















Ms. Anne Pham

- CIO
- 16+ yrs experience
- 8+ yrs with Vingroup

Management has an average of 27+ years of experience

Committed to International Corporate Standards

1. Separate Management Teams for Every Business Segment

 VINHOMES Mr. Pham Thieu Hoa CEO <ul style="list-style-type: none"> • 34+ yrs experience • 18+ yrs with Vingroup 	 VINCOM RETAIL Ms. Tran Mai Hoa CEO <ul style="list-style-type: none"> • 27+ yrs experience • 7+ yrs with Vingroup 	 VINPEARL Ms. Vu Tuyet Hang CEO <ul style="list-style-type: none"> • 30+ yrs experience • 16+ yrs with Vingroup 	 VINFAST Ms. Thai T. Thanh Hai CEO <ul style="list-style-type: none"> • 27+ yrs experience • 7+ yrs with Vingroup 	 VSMART Ms. Le T. Thu Thuy CEO <ul style="list-style-type: none"> • 25+ yrs experience • 13+ yrs with Vingroup 	 One Mount Group Ms. Nguyen Thi Diu President <ul style="list-style-type: none"> • 25+ yrs experience • 7+ yrs with Vingroup
 VINMEC INTERNATIONAL HOSPITAL Ms. Le Thuy Anh CEO <ul style="list-style-type: none"> • 24+ yrs experience • 10+ yrs with Vingroup 	 VINSCHOOL Ms. Phan Ha Thuy CEO <ul style="list-style-type: none"> • 28+ yrs experience • 7+ yrs with Vingroup 	 VINUNIVERSITY Ms. Le Mai Lan President <ul style="list-style-type: none"> • 24+ yrs experience • 7+ yrs with Vingroup 	 VINBIGDATA Dr. Vu Ha Van CEO <ul style="list-style-type: none"> • Percey F. Smith Chair of Mathematics at Yale University • 3+ yrs with Vingroup 	 VinAi Dr. Bui Hai Hung CEO <ul style="list-style-type: none"> • Previous: Scientist at Google Deepmind, Stanford Research Institute • 3+ years with Vingroup 	 VANTIX Dr. Nguyen Quang Huy CEO <ul style="list-style-type: none"> • Previous: Principal Architect, Software Engineer at Microsoft (US) • 3+ yrs with Vingroup
 VINBRAIN Ms. Truong Quoc Hung CEO <ul style="list-style-type: none"> • Previous: Director of AI Products & Engineering at Microsoft (US) • 3+ yrs with Vingroup 					

2. Significant Representation from Independent Directors



3 of 9 directors are independent



3 of 9 directors are independent



2 of 6 directors are independent

6. Prudent Financial Policies and Strong Financial Position

Vingroup data center in Vinhomes Times City

Prudent Financial Policies and Strong Financial Position

Liquidity management

- Minimum cash balance of US\$700m or above to avoid liquidity risk
- Only Vietnamese issuer with access to multiple sources of capital, including domestic and international banks, domestic bond market, as well as international private and public capital markets
- As of Dec 2020, Vingroup has secured short-term bank credit line of US\$1.2bn, providing ample liquidity support

Staggered debt maturity

- Well-staggered debt maturity profile with preference towards longer dated tenors
- Balanced mix of USD and VND denominated borrowings

Risk management

- Regular risk management reviews and discussion with senior management before major refinancing exercise or new product launch
- Established a prudent investment mechanism, taking into consideration of compatibility with corporate strategy, investment return, business synergy, with approval from the Board and Investment Committee

Prudent and flexible dividend policy

- Prudent and flexible dividend policy subject to Vingroup's growth plans, investment requirements and relevant financial covenants
- Vingroup has not paid cash dividend since 2015. We do not expect to pay significant cash dividends in the near term given our growth and investment plans

Global Reputation and Good Execution Helped Attract Top-Tier International Investors

Private Markets

Sovereign Wealth Funds & Private Equity



Quasi-sovereign



Strategic Partners & Joint Ventures



Private Equity



Internal Cashflows



Banks

Multiple Banking Partners

Public Markets

Equity Capital Markets



Convertible / Exchangeable Bond Markets



International Debt Capital Markets



Domestic Debt Capital Markets

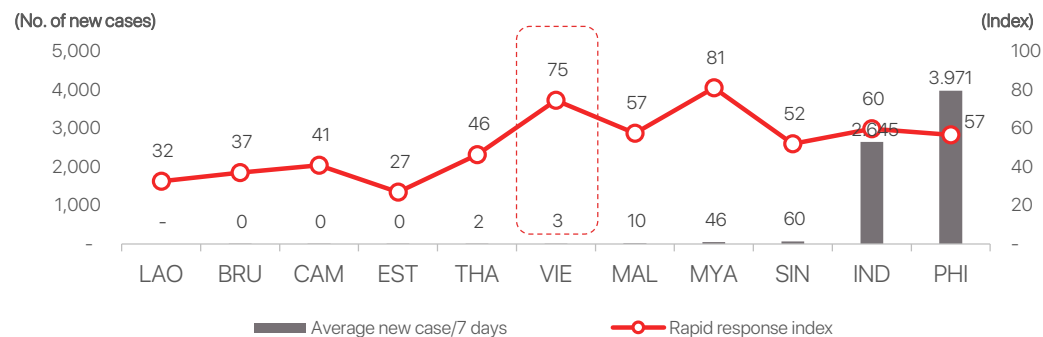


Covid-19 and 4Q2020 Performance Update



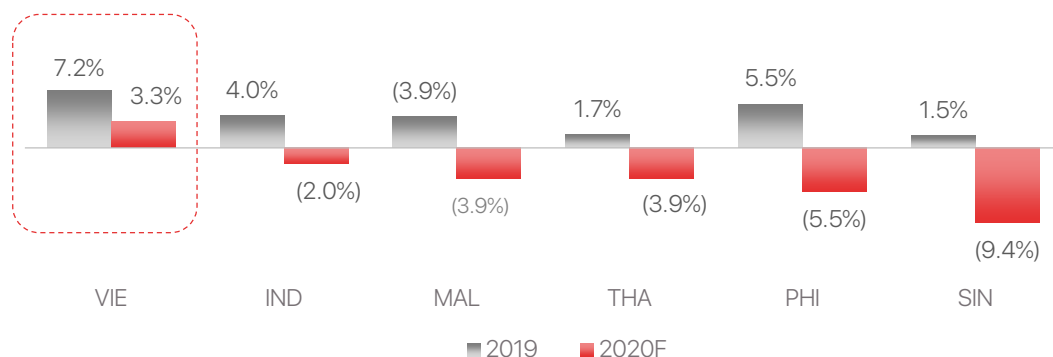
Vietnam Is The Brightest Spot In Southeast Asia's Macro-Economy

COVID-19 Outbreak In Vietnam Has Swiftly Been Under Controlled Due To Government's Strong Commitment And Determination⁽¹⁾



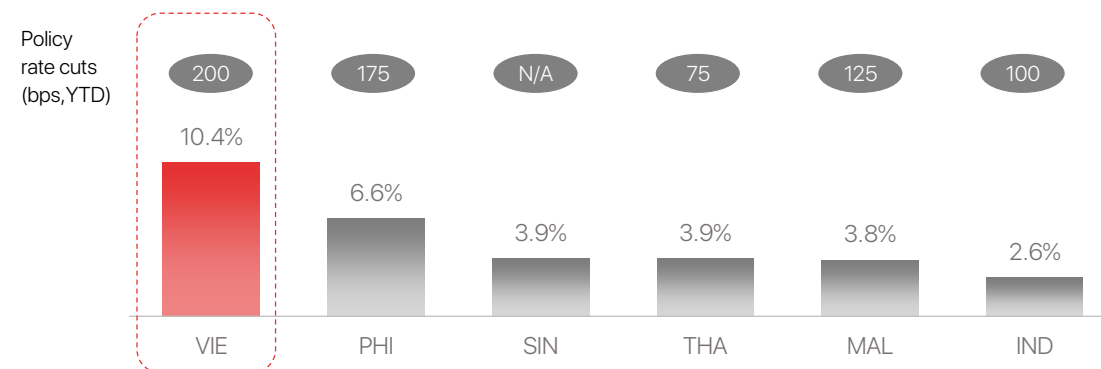
The Only Country In Southeast Asia Expecting Positive Domestic Consumption Growth In 2020

Domestic consumption growth (%)



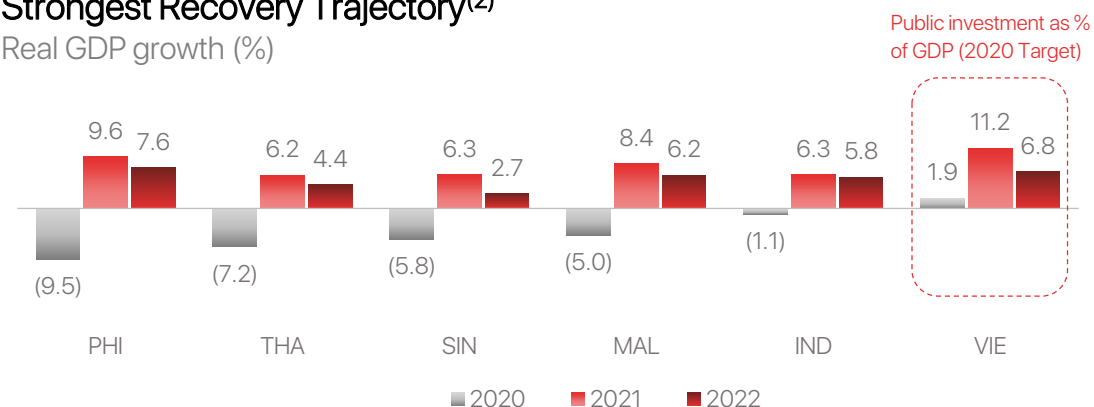
Targets To Spend Highest Level Of Public Investment As % Of GDP And Has Made Strongest Rate Cuts in 2020 YTD To Support Local Economy

Public investment as % of GDP (2020 Target)



The Only Country In Southeast Asia Expecting Positive Domestic Consumption Growth In 2020 Least Impacted By COVID-19 With Strongest Recovery Trajectory⁽²⁾

Real GDP growth (%)



Source:

(1) Asian Development Outlook 2020 (ADO) Report – Asian Development Bank, Sep 2020, CEIC.

(2) Report of S&P Global: Economic Research: Asia-Pacific's Recovery: The Hard Work Begins, Sep 2020.

Vietnam Handled COVID-19 Very Well, and Swiftly Contained Both The First and The Second Waves of COVID-19

1st wave of Covid-19 (5 Mar – 30 Apr)

- VINHOMES** – 2 weeks of construction suspension and 3 weeks of show-room closures. No material impacts as construction was ahead of schedule, launched Vinhomes online sale platform (Apr 9), and supply shortage supports both block sales and retail sales. Prices remain stable
- VINCOM RETAIL** – Closed all malls for 5 weeks in Mar and Apr but had V-shape recovery during summer as malls were able to open on 30 Apr Reunification Day and Labor Day holiday. Footfall (FF) in May was ~60% – 95% (weekday/ weekend) compared to the same period in 2019
- VINPEARL** – Closed all hotels and facilities for 5 weeks in Mar and Apr, but reopened 27 hotels and resorts by Jun. Launched various promotional programs with positive results: number of rooms nights sold reached in June (62.4k) doubled those in May, promoted sales through e-commerce, travel agents and corporate bookings, launched Vinpearl.com online sales
- VINFAST** – Manufacturing plant and showrooms closed for 3 weeks in Apr to observe social distancing. Innovative cross-sale strategy (VF vouchers sold with Vinhomes units) resulted in strong demands: VF cars are #1 across all applicable segments in 4 quarters in 2020
- VINSMART** – Plant closure for 3 weeks in Apr. Manufactured non-invasive ventilators to help mitigate Covid-19. Minimal impact due to online sales, secured #3 position in market share

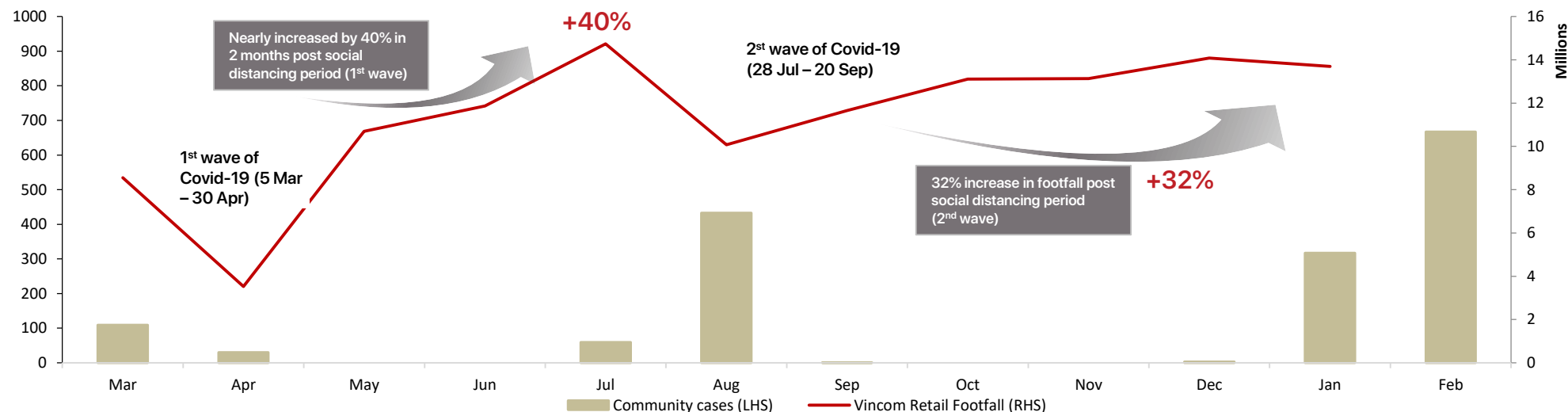
2nd wave of Covid-19 (28 Jul – 20 Sep)

- VINHOMES** – No impact. Online sale continues. Benefits from cross-sale efforts such as Vinpearl, VinFast vouchers, and all mega projects are smart city projects. Secured investment approval for Dream City mega project
- VINCOM RETAIL** – Vincom Plaza Da Nang and Buon Me Thuot closed for 5 and 2 weeks respectively. Footfall in VRE fell by 30% compared with June period, but has recovered to 85-90% Y-o-Y by December
- VINPEARL** – Closed VPL Da Dang and South Hoi An in July and Aug, but only 10 hotels were remained closed by December. Guest visits recovered strongly in 3Q2020 Q-o-Q, increasing by 147.2% due to renovated VinWonders Phu Quoc, Vinpearl Safari Phu Quoc and VinWonders Nha Trang. Vinpearl continued to introduce promotional packages to encourage domestic travelers, and put in place long-term cost saving programs
- VINFAST** – No impact
- VINSMART** – No impact

Nearly **24,100** Covid-19 vaccine doses have been implemented since 08 Mar, 2021. Vietnam will receive more than **30 million** doses, enough for over 30% of population

3rd wave of Covid-19 (28 Jan – now)

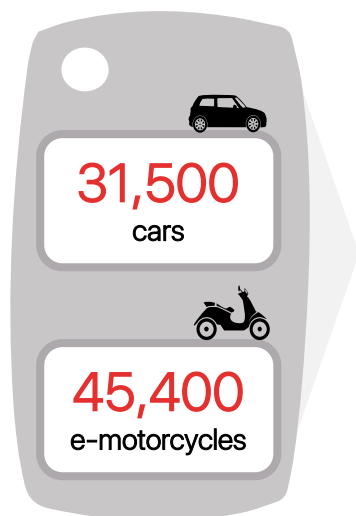
- VINHOMES** – Expecting to launch 3 mega projects located in Hanoi and Hung Yen
- VINCOM RETAIL** – Reopened malls and restarted marketing events in the 2nd week of March to drive footfall and tenant sales
- VINPEARL** – 30/35 hotels and resorts remained opened to welcome visitors on the Lunar New Year vacation, Number of room nights sold is expected to ramp up from March
- VINFAST** – No impact
- VINSMART** – No impact



VinFast Operational Highlights in 4Q2020 and FY2020

FY2020 Performance Highlights

01 FY2020 performance (units sold)



Cars

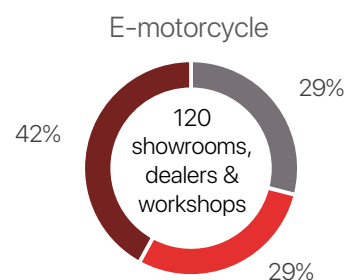
The #1 best-selling car model in A-segment and E-segment⁽¹⁾



E-motorcycles

#1 in e-motorcycle segment with 19%⁽²⁾ market share. Impes and Ludo ranked #1 and #2 best-selling electronic scooter models

02 Top 3 most extensive network



Source: Company information as of 31 December 2020.

(1) A-segment: based on number of cars sold in 2020 according to VAMA and Company Information. E-segment: based on number of cars registered in 2020.

(2) According to Vietnam Register Department.

(3) Campaigns refer to 11/11, Black Friday and 12/12.

Key Highlights of Marketing / Promotion Programs

01 Cars

5-year or 165,000km

warranty

for all cars sold, building consumer trust on car quality

"Old for new"

trade-in program

promoting the southern markets in 4Q2020 with the opening of Smart Solution in Vinhomes Central Park

Vouchers

leverage Vingroup ecosystem

offering vouchers to buy VinFast for Vinhomes buyers, and presenting 5-star vacation at Vinpearl for the first 30,000 customers

02 Motorcycles

Winning the targeted segment of young people with holistic approach:

Limited Edition

Introduced of Ludo Mint To Be and Impes Milky Sky in collaboration with the KOL Son Tung MTP

New Models

Launched Feliz and Theon in Jan and Feb 2021 to expand segment coverage



Vouchers

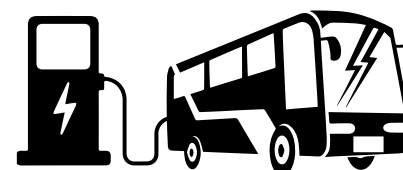
- Celebrate Vietnamese Teachers' Day
- Gratitude to Vinhomes customers

e-Commerce Platform Flash Sales

Launched flash sales on e-commerce platforms with 3 campaigns⁽²⁾, achieved 2,000 orders



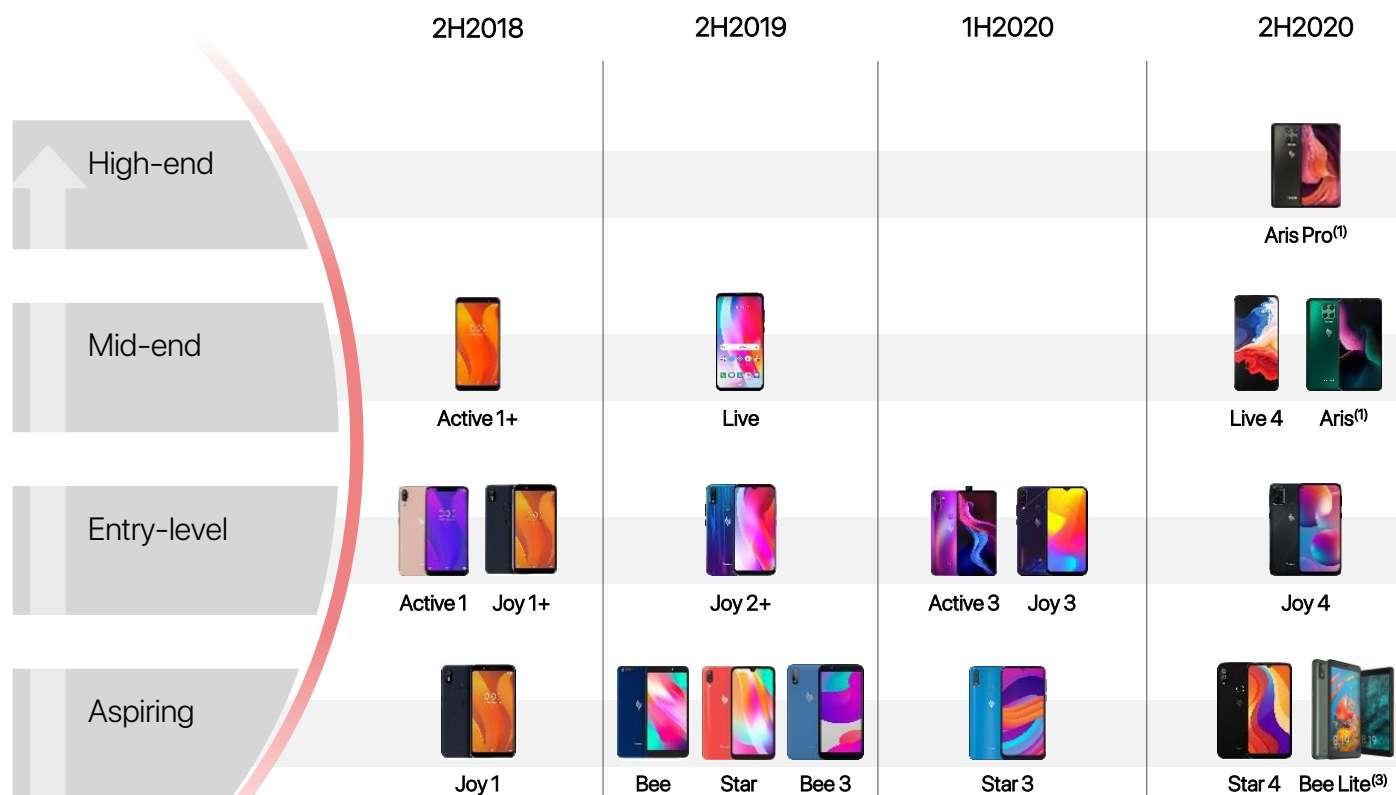
03 Others



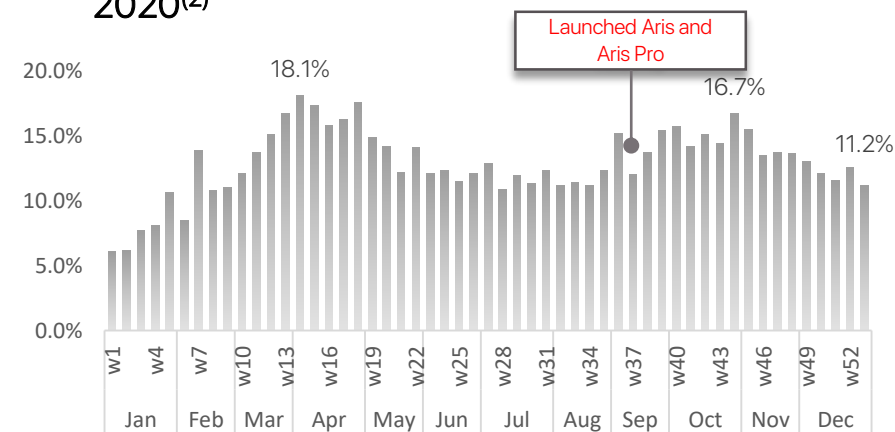
VinBus partners with Star Charge to build the 1st e-bus charging station network in Vietnam and with Advantech to develop e-bus smart management system

VinSmart Sustained the Position in Top Best-Selling Smartphone Brands in Vietnam

01 18 smartphone models launched-to-date, including 14 models launched in 2020



02 VinSmart cemented Top 3 market share position in 2020⁽²⁾



03 Distribution network continued to expand in 4Q2020



Top retail chain partners:

VIETTEL Store

thegioididong

cellphone S

FPT

Source: Company information as of 31 December 2020.
 Note: Low-end segment: <VND2.5mn; Entry-level: VND2.5-5mn; Mid-end segment: VND5-8mn; High-end: VND8-10mn.
 (1) Aris and Aris Pro are marketed in Vietnam as 4G phones as domestic infrastructure for 5G is not yet available.
 (2) Market share and ranking according to GfK statistics.
 (3) Exclusively distributed by Viettel under Viettel's program to offer Vietnamese people a 4G made-in-Vietnam phone with an affordable price of only VND600,000.

Offer Best-in-Class and Smart Products to Enhance Total Customer Experience

Case Study: Smart City In All Three Vinhomes Mega Projects



Highly advanced comprehensive smart city solutions developed by VinSmart integrated into Vinhomes existing mega projects



Security & Safety

- Smart Fire Alarm System
- Smart Video Surveillance
- Smart Access Control
- Air Quality Monitoring



Management

- Smart Intercom
- Smart City Hub
- Smart Office App
- Central Command Centre



Community

- VinID Resident App
- Building Operation App



Transportation

- Autonomous Driving Public Buses (upcoming)
- Smart Traffic (Flow Monitoring & Management)
- Smart Parking



Home and Devices

- Smart Home

Pioneer of the smart city concept, first in the world to implement comprehensive smart city of this magnitude and speed, providing an unrivalled experience to residents

One Mount Group – Successful 2020 to Start the Journey of Building the Largest Digital Ecosystem in Vietnam

01 VinID continued expanding its loyalty platform



#1 online grocery app in Vietnam⁽¹⁾



11mn users
(+18.6% YoY)



100,000 point
of acceptances
(+67% YoY)

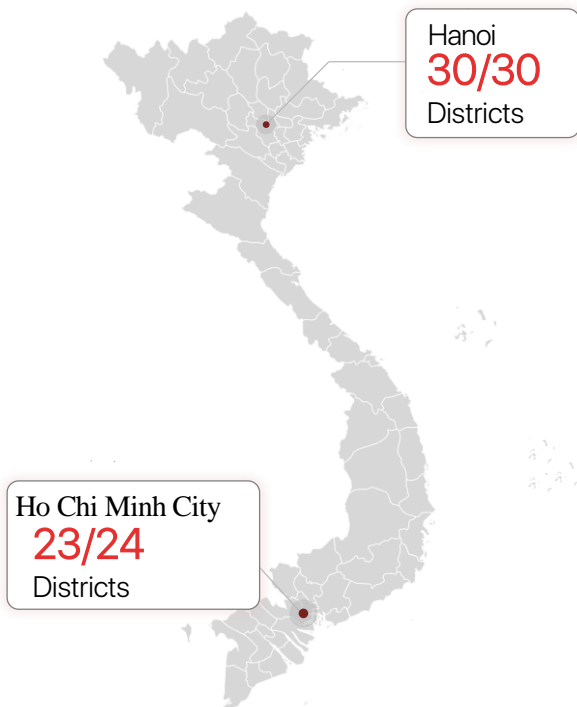


20% increase
in transactions



12% increase
in GMV

02 VinShop has rapidly captured and modernized traditional retail markets



Nationwide presence
Today
(after 7 months of launch)
55,000+
retailers onboarded



55+% Growth
of retailers, month-on-month growth



3 Orders
Per retailer / month



US\$270
Average order value



Targeted figures by 2025

350,000+
retailers



US\$3bn
Gross merchandise value / year



5
Distribution centers and multiple warehouses



50%+
Total GT retailers and wholesalers on-boarded

4Q2020: Launched new finance service sponsored by Techcombank to finance for GTs up to VND70mn with free interest of up to 40 days

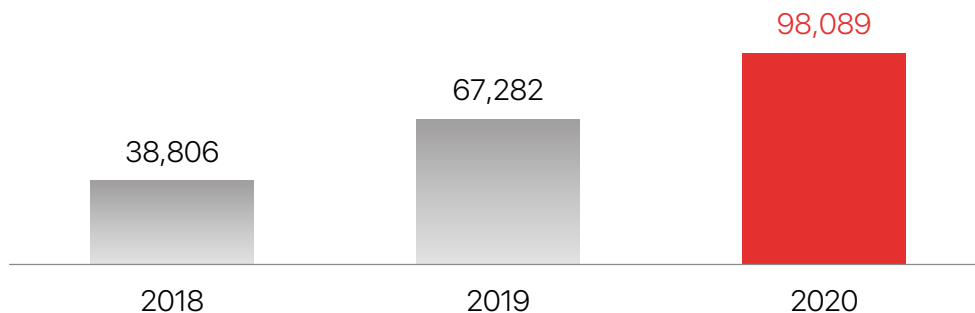
Vinhomes's 4Q2020 Highlights

01

Solid revenue and profit recognition

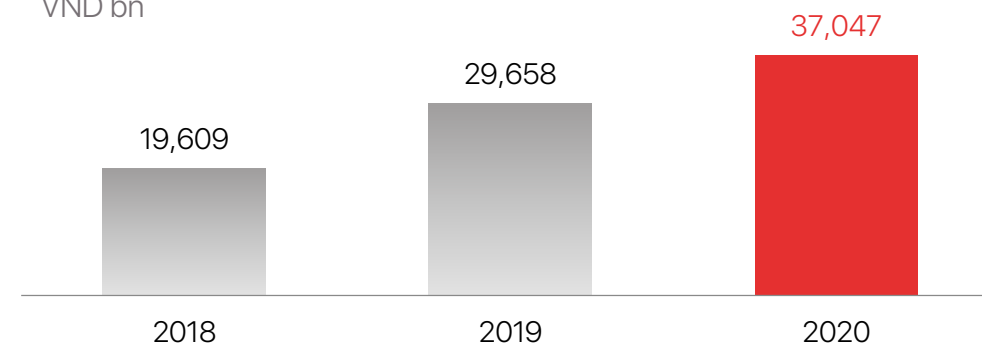
Converted revenue ⁽¹⁾⁽²⁾

VND bn



Profit before tax ⁽¹⁾

VND bn



02

Strong pre-sales momentum and on-track delivery

Vinhomes Ocean Park



Grand opening of "Gallery by the Sea" trading floor at Vinhomes Ocean Park – the very first show units presenting the Ruby product line on 26 December 2020

Vincom Mega Mall



Grand opening of the 56,000-sqm Vincom Mega Mall at Vinhomes Ocean Park on 11 December 2020

Origami Zen



The launch of the Origami Zen set another sales record with over 2,100 units fully booked in just 1 day

Vincom Retail's 4Q2020 Highlights

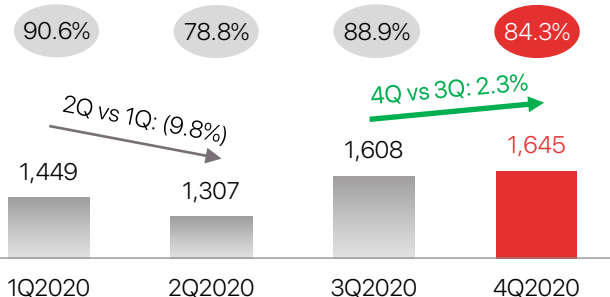
01

Remarkable recovery momentum from 3Q

Leasing revenue⁽¹⁾

VND bn

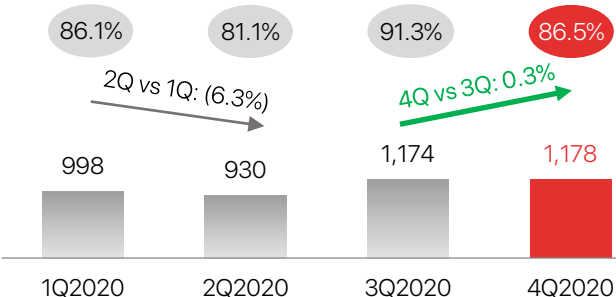
% of 2019 level



Leasing NOI⁽¹⁾

VND bn

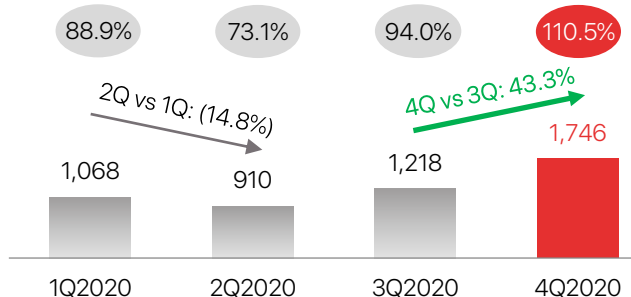
% of 2019 level



EBITDA⁽¹⁾

VND bn

% of 2019 level



02

Tenant base continues to expand in Vincom malls

New mall opening – Vincom Mega Mall Ocean Park



Occupancy rate: 93%
(including committed tenants)

Key tenants



Upgrading operating malls

VCC PHAM NGOC THACH



VCC LANDMARK 81



VCC METROPOLIS



VCC TRAN DUY HUNG



Leasing plan and tenant growth

Chain tenants expansion

Area

↑ **15%**

New tenants

No. of new tenants

↑ **114**

Accounting for

↑ **11%** of total tenants

Note:

(1)

Based on Vincom Retail's consolidated financial statements.

Vinpearl – The Leading Hospitality and Entertainment Platform in Vietnam

Premium Hospitality Portfolio at Vietnam's Most Coveted Locations



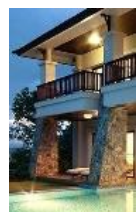
DA NANG

Rooms	2,625
Facilities	7
Brands present	Vinpearl Luxury Vinpearl Resort VinWonders Vinpearl Golf Vinpearl Condotel



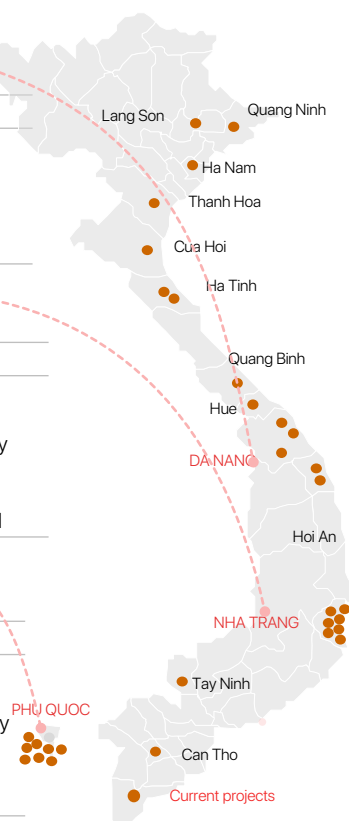
NHA TRANG

Rooms	6,130
Facilities	10
Brands present	Vinpearl Luxury Vinpearl Resort Vinpearl Discovery VinWonders Vinpearl Golf Vinpearl Condotel



PHU QUOC

Rooms	5,571
Facilities	9
Brands present	Vinpearl Luxury Vinpearl Resort Vinpearl Discovery VinWonders Vinpearl Golf VinOasis

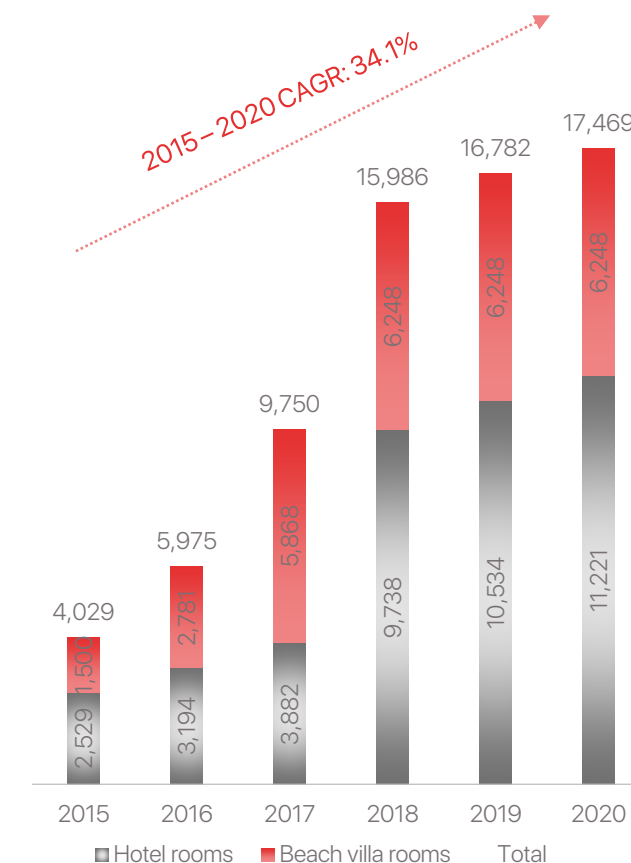


Integrated Lodging And Entertainment Portfolio Of 5+ Star Brands, Providing A Holistic Coverage Across Different Customer Segments

	Young Couples & Group Travelers	Friends and Family	Couples & Savvy Travelers
5 ★+		Vinpearl Luxury	Vinpearl Luxury
5 ★	VINPEARL HOTELS & RESORTS VINOASIS RESORTS & HOTELS	Vinpearl Condotel Vinpearl Discovery	VINPEARL HOTELS & RESORTS VINOASIS RESORTS & HOTELS
Others	VinWonders	Vinpearl Golf	ALMAZ

Dominant and Fast Growing Portfolio to Capture Domestic and International Tourism Demands

Total Room count (#)

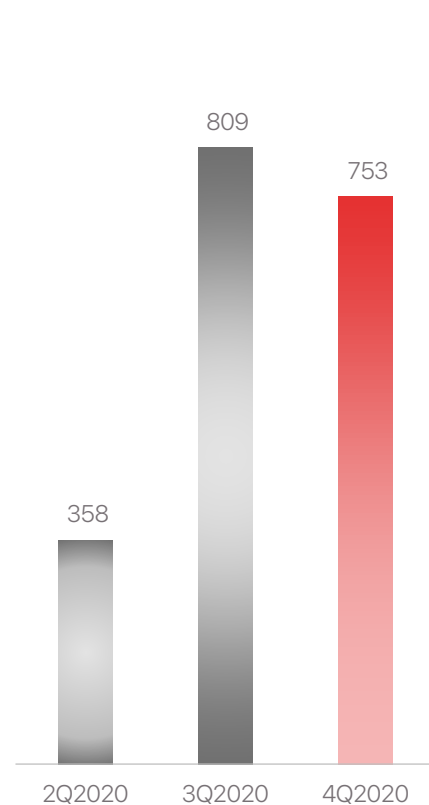


Source: Company information as of 31 December 2021, unless otherwise stated.
 (1) Refers to 2016 – 2019 CAGR.
 (2) Refers to 2019 growth in total number of visitors.

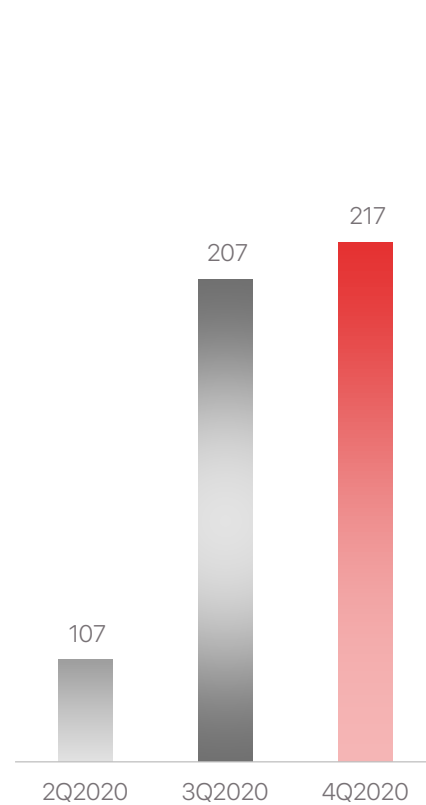
Vinpearl's Performance Ramped Up Post Social Distancing Period

Hospitality

Revenue (VNDbn)

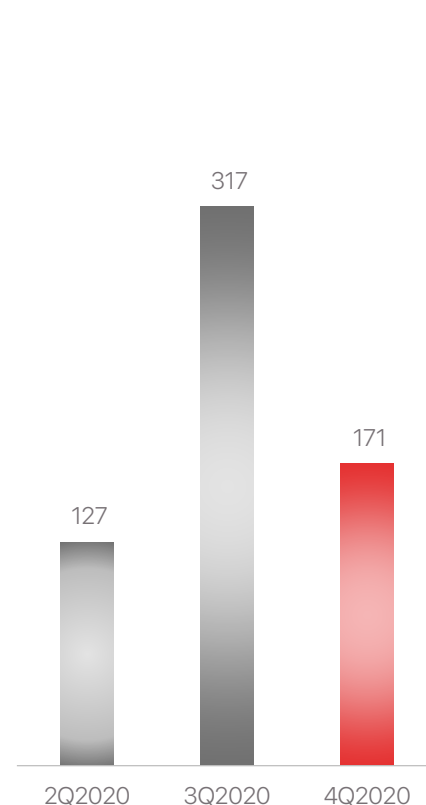


Room Nights Sold ('000)

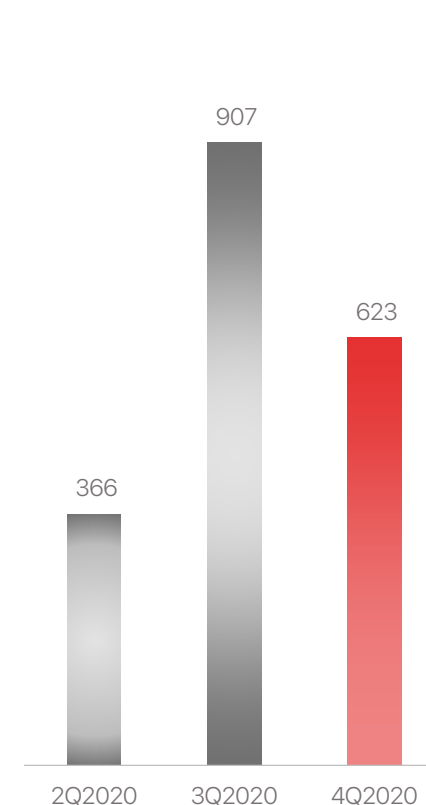


VinWonders

Revenue (VNDbn)



Number of guests ('000)

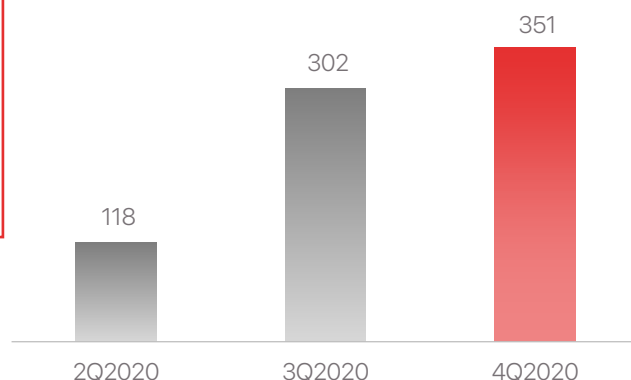


Phu Quoc Maintained Progressive Recovery, while Nha Trang and Da Nang went through Low Season Annually

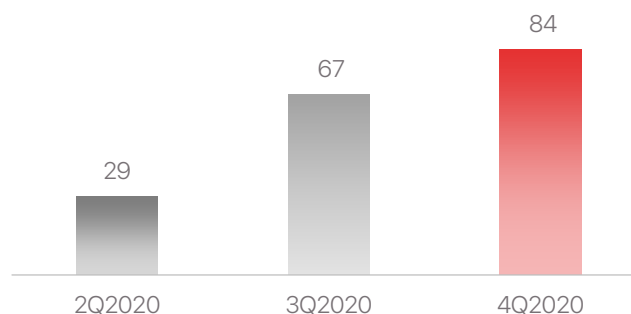
Decrease in number of room nights sold in Nha Trang and Da Nang was because Q4 is the low season

Phu Quoc

Total Revenue (VNDbn)

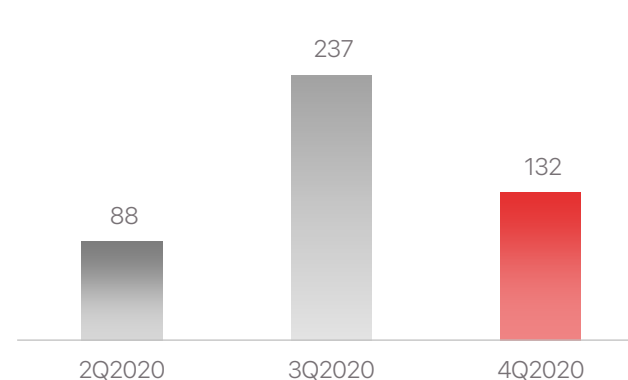


No. of room nights sold ('000)

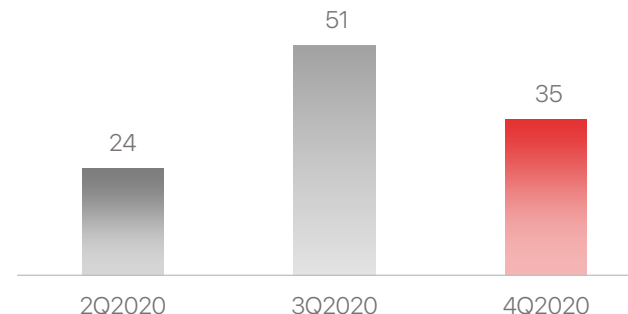


Nha Trang

Total Revenue (VNDbn)

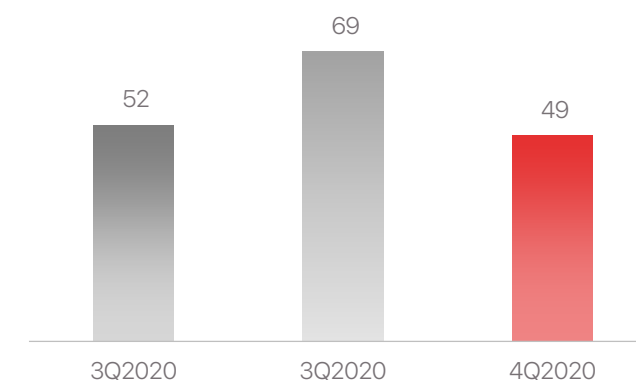


No. of room nights sold ('000)

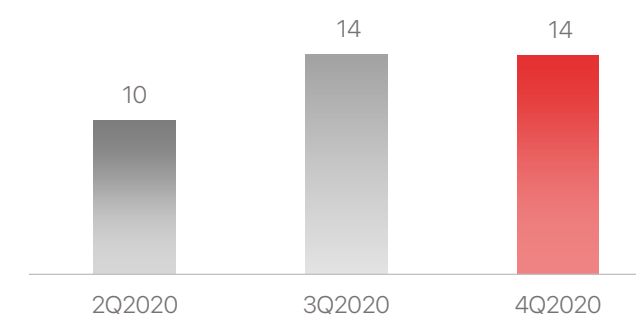


Da Nang

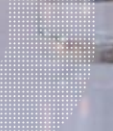
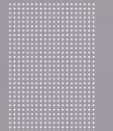
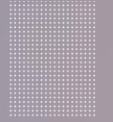
Total Revenue (VNDbn)



No. of room nights sold ('000)



Key Initiatives for 2021



Key Initiatives for 2021

01 Industrials & Technology



- Launch 4 e-motorcycle models and prepare for the launch of 3 new smart EV & ICE car models
- Start the operation of VinBus in early 2021



- Sustain top 3 market share in domestic smartphone market
- Launch new round of TV, air purifier and other appliances
- Develop smart ecosystem including smart home, smart city and smart services, leveraging Vinhomes dominant residential real estate platform



- VinID: Promote and expand the customer loyalty network through various programs in association with partners
- VinShop: expand coverage to dominate the market, introduce new features and solutions, including financial services for VinShop retailers
- OneHousing: Promote primary sale for strategic partners, expand into secondary market, strengthen customers' engagement by opening offline store at partners' projects, introduce new financial products

02 Services



- Sustain presales growth thanks to c.30% remaining inventory at the existing mega projects and three additional projects
- Continue strong momentum of bulk sales given the shortage of supply and various transactions under negotiation



- Upgrade Vincom Plaza Da Nang to Vincom Center and renovate different Vincom Center and Vincom Megamall. To focus on large mall formats, further leveraging Vingroup ecosystem
- Expand key, chain and anchor tenants, and upgrade tenant mix, to include tenants having strong recovery or international brands



- Develop domestic market to keep up 2020 momentum, focusing on direct sale channel via website and corporate channel
- Promote marketing activities to target strategic international markets in preparation for the resume of international flights
- Open one more VinHolidays hotel in Phu Quoc



- Accelerate the deployment of preventive healthcare and new healthcare service models
- Promote digital transformation, develop products / features to increase competitive advantages and enhance customer experience
- Pass the second JCI patient safety reassessment for Vinmec Central Park and the third one for Vinmec Times City



- Open 4 new VinSchool campuses in Thanh Hoa and Hanoi
- VinUni to become a member of international quality accreditation organizations AACSB (Business Administration), ABET (Engineering - Computer Science)

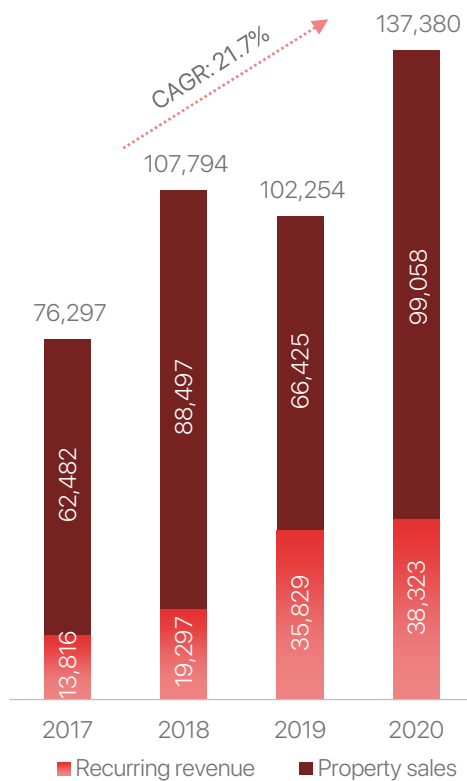
Financial Overview



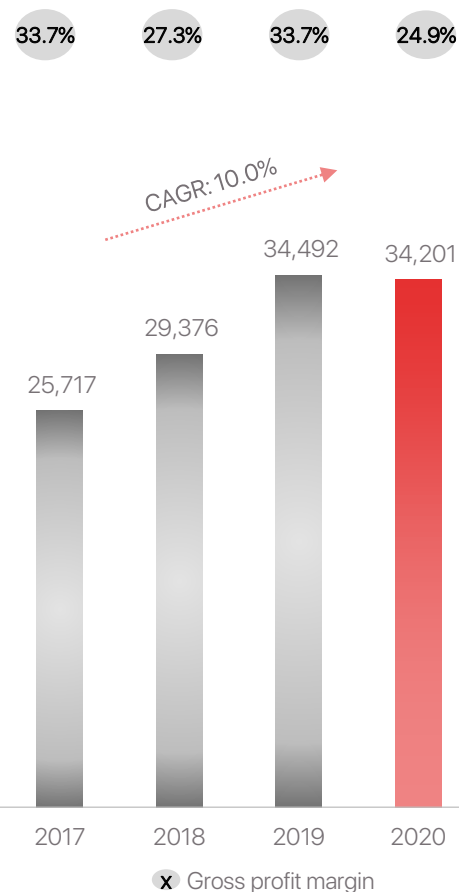
Vinhomes Central Park (HCMC)

Income Statement Highlights

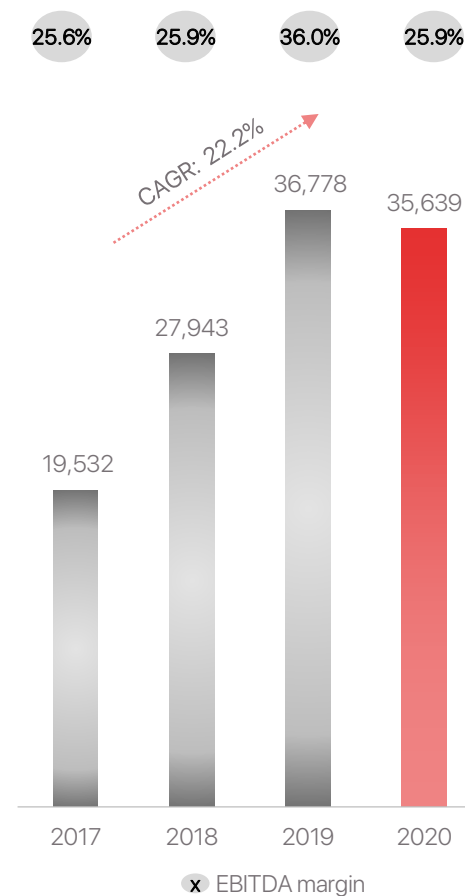
Revenue⁽¹⁾
(VNDbn)



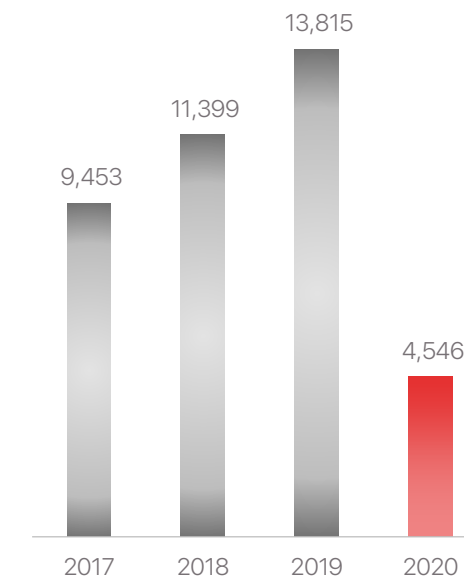
Gross Profit⁽¹⁾
(VNDbn)



EBITDA^{(1) (2)}
(VNDbn)



Profit After Tax⁽¹⁾
(VNDbn)



Source: Audited VAS Consolidated Financial Statements for 2017 – 2019, Audited VAS Consolidated Financial Statements for 2020.

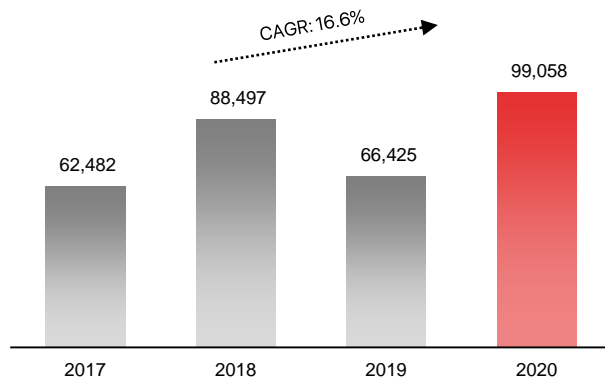
Note:

(1) Financial numbers for FY2017–2019 are pro-forma, adding bulk sales and excluding the retail and agriculture segments.

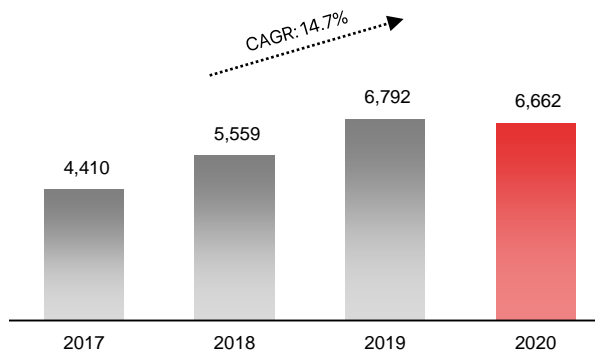
(2) Adds back foreign exchange losses / (gains).

Revenue Performance – VAS

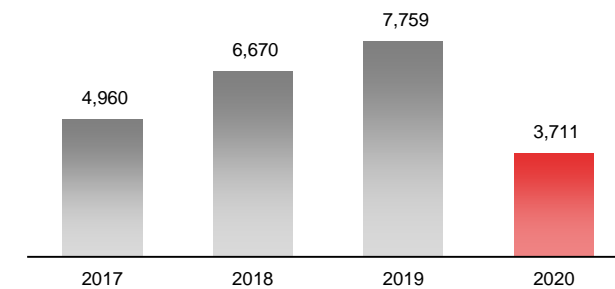
Property sale⁽¹⁾
(VNDbn)



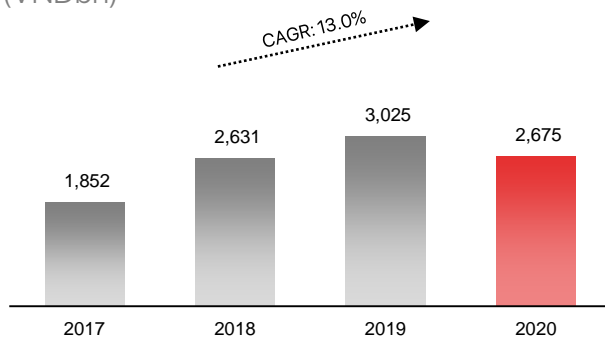
Leasing
(VNDbn)



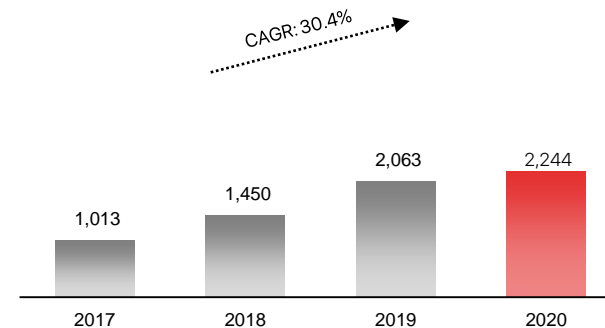
Hospitality & Entertainment Services⁽²⁾
(VNDbn)



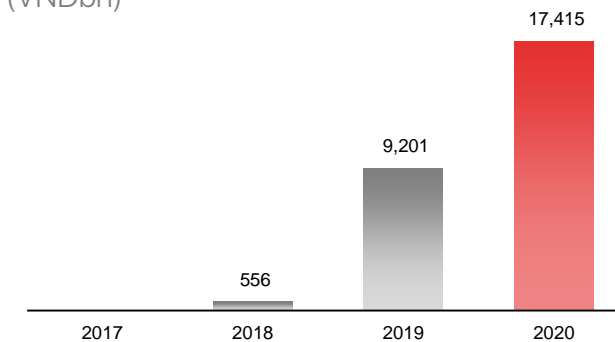
Healthcare
(VNDbn)



Education
(VNDbn)



Industrials
(VNDbn)



Source: Audited VAS Consolidated Financial Statements for 2017 – 2019, Audited VAS Consolidated Financial Statements for 2020.

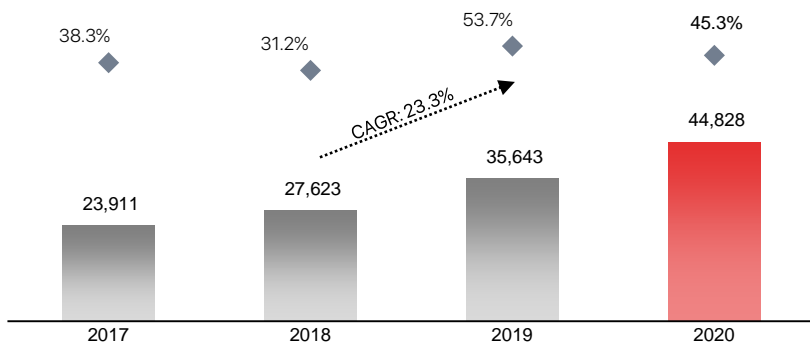
Note:

(1) Financial numbers for FY2017–2019 are pro-forma, adding bulk sales and excluding the retail and agriculture segments.

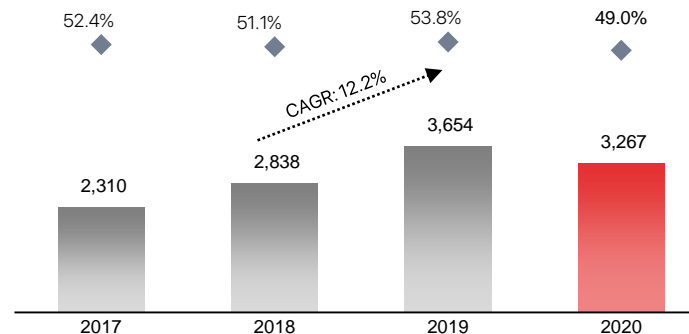
(2) Adjusted for the sales of beach villas to reflect underlying business performance.

Gross Profit and Margin – VAS

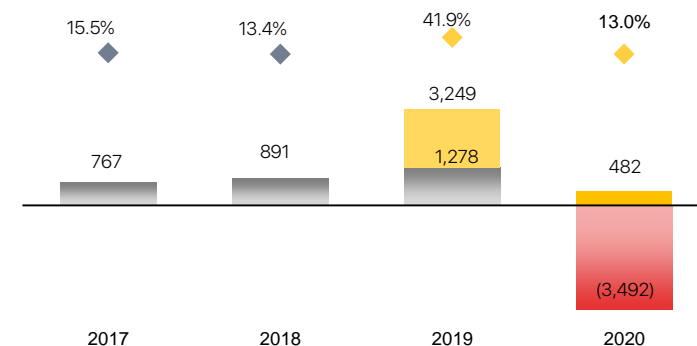
Property sale⁽¹⁾
(VNDbn)



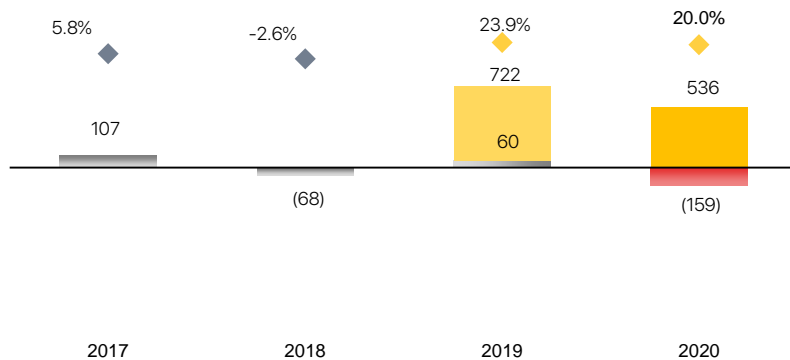
Leasing
(VNDbn)



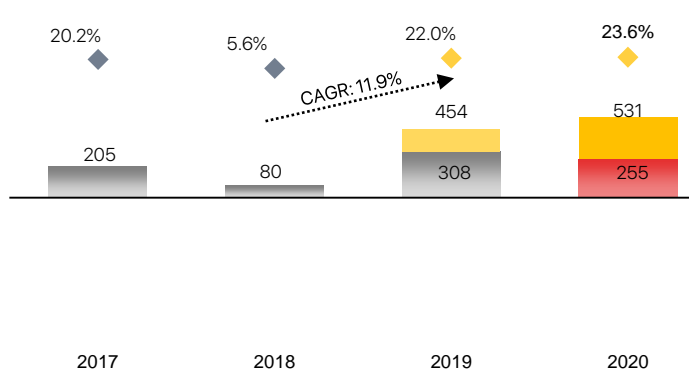
Hospitality & Entertainment Services⁽²⁾
(VNDbn)



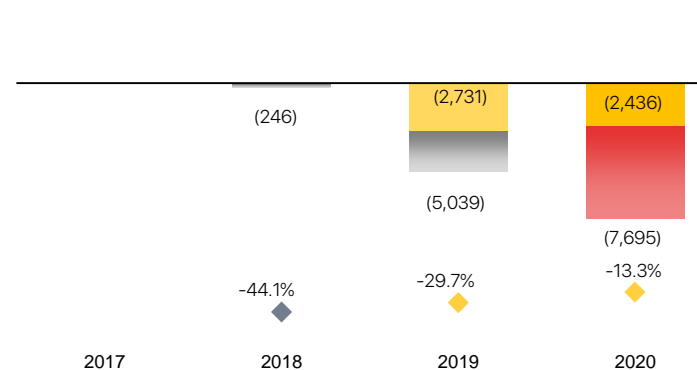
Healthcare
(VNDbn)



Education
(VNDbn)



Industrials
(VNDbn)



◆ Gross profit margin ◆ Adjusted gross profit margin⁽³⁾

Source: Audited VAS Consolidated Financial Statements for 2017 – 2019, Audited VAS Consolidated Financial Statements for 2020.

Note:

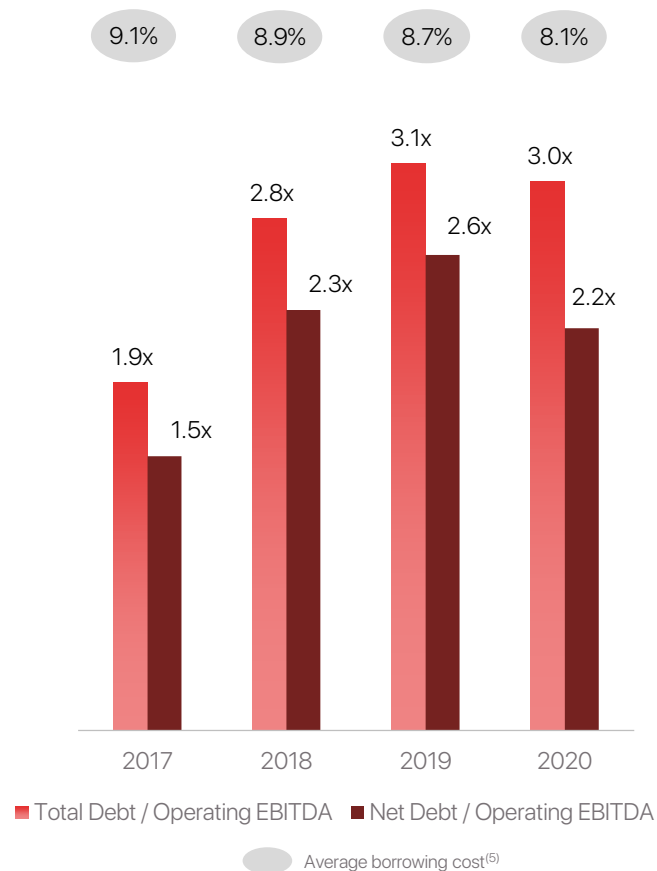
(1) Financial numbers for FY2017–2019 are pro-forma, adding bulk sales and excluding the retail and agriculture segments.

(2) Adjusted for the sales of beach villas to reflect underlying business performance.

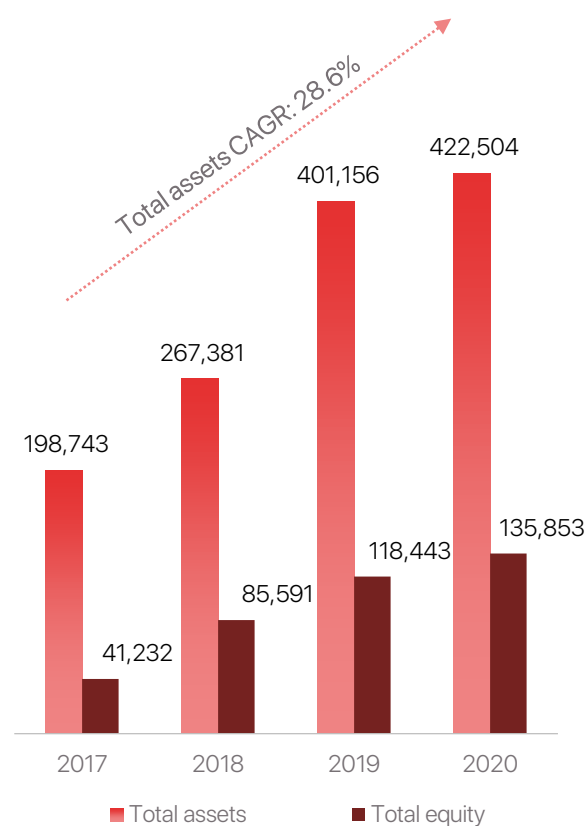
(3) Adjusted gross profit is cash gross profit adjusted for Covid-19 related expenses including charges incurred despite operation being shut down

Balance Sheet Highlights

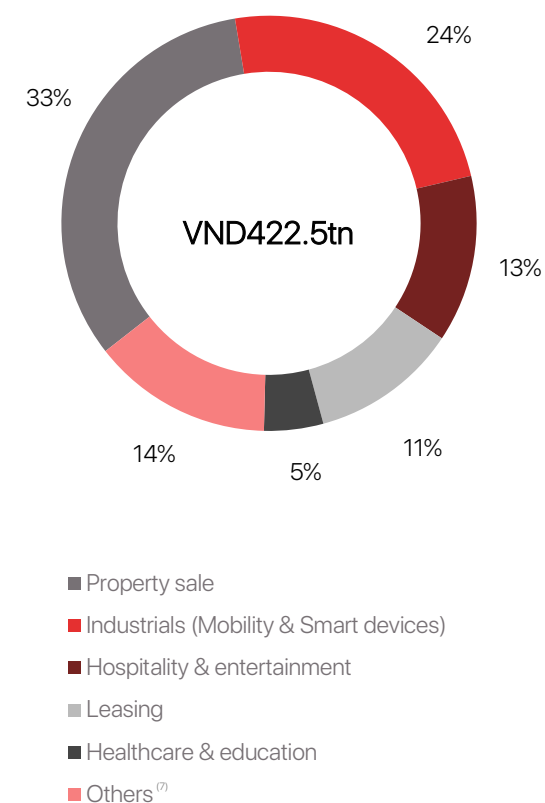
Debt⁽¹⁾⁽²⁾⁽³⁾ / Operating EBITDA⁽⁴⁾
(x)



Total Assets & Total Equity⁽⁶⁾
(VNDbn)



Breakdown of Total Assets
(%)



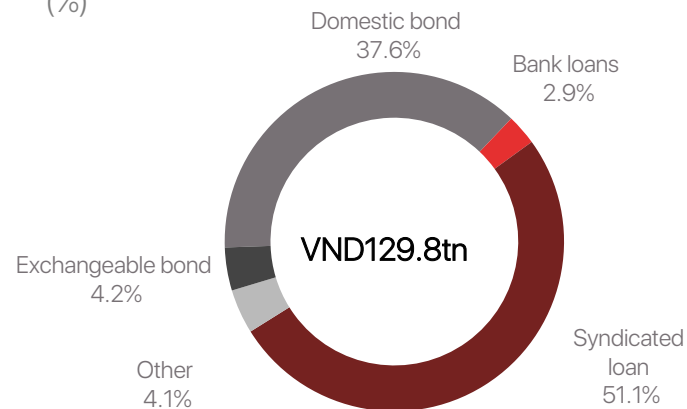
Source: Audited VAS Consolidated Financial Statements for 2017 – 2019, Audited VAS Consolidated Financial Statements for 2020.

Note: (1) Total debt is equal to interest-bearing loans and borrowing, excluding retail and agriculture segments. (2) Net debt is equal to total debt, less cash and cash equivalents and short-term investments, excluding retail and agriculture segments. (3) Short-term investments exclude share option. (4) On a LTM basis for recurring revenue, operating EBITDA and interest expense, calculated using pro-forma figures, excluding retail and agriculture segments. Operating EBITDA is EBITDA adjusted for non-recurring items (5) Inclusive of hedging expenses. (6) Numbers for FY2017-2019 are pro-forma, excluding retail and agriculture segments (7) Others refers to technology and others. Assets managed on a Group basis refers to assets such as long term investment, deposits for transfer investment and financial obligation guarantee, among others.

Balance Sheet Highlights

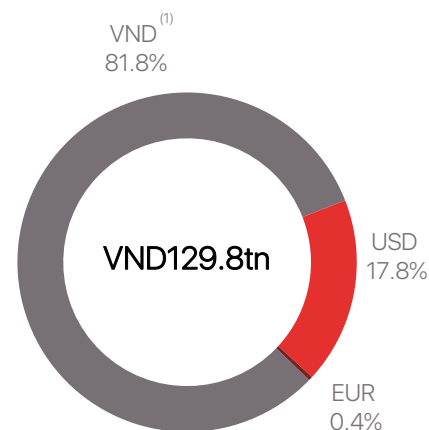
Breakdown of Total Debts

(%)



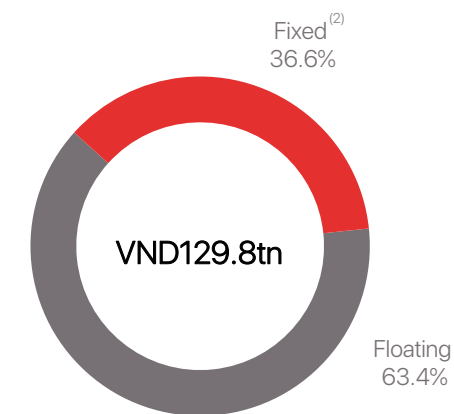
Total Debt Breakdown By Currency

(%)



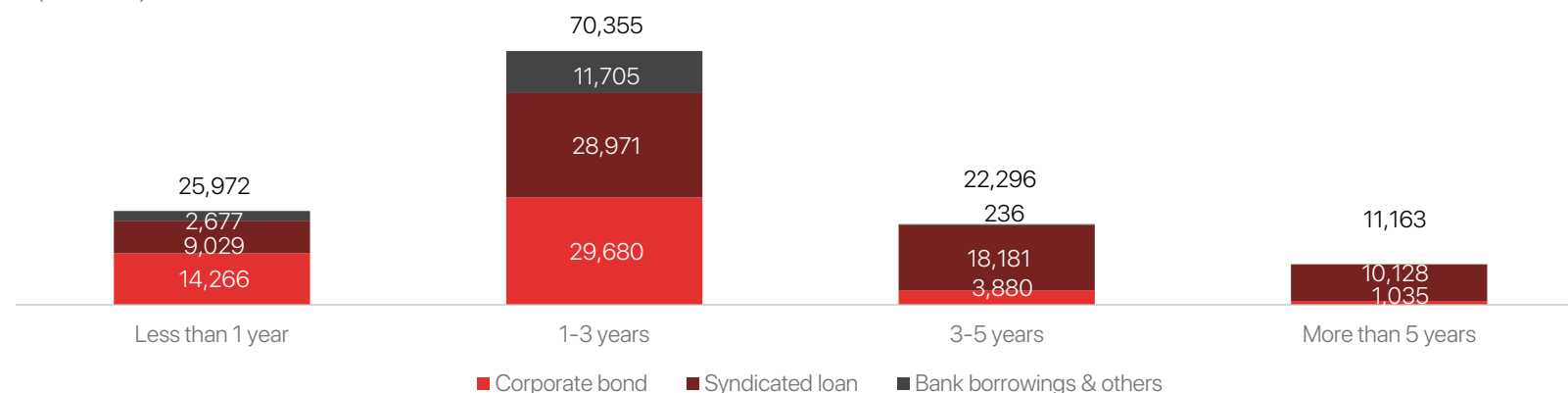
Total Debt Breakdown By Interest Rate

(%)



Debt Maturity

(VNDbn)



Average debt maturity:
3.56 years

Average debt maturity (excl. Vinhomes' debts):
4.03 years

Source: Audited VAS Consolidated Financial Statements for 2020.
 (1) Includes US\$ debt which is hedged for foreign exchange rate purposes.
 (2) Includes floating rate debt which is hedged for interest rate purposes.

Leverage, Coverage and Other Ratios

	FY2020	FY2019 (pro-forma) ⁽⁴⁾	Change
Leverage ratios			
Net debt ⁽¹⁾⁽²⁾ / Operating EBITDA ⁽³⁾	2.2x	2.6x	(0.4x)
Net debt ⁽¹⁾⁽²⁾ / (Total assets – cash & ST investments ⁽²⁾)	23.5%	27.2%	(3.7 pts)
Coverage ratios			
Recurring revenue / Interest expense ⁽³⁾	3.4x	4.9x	(1.5x)
Operating EBITDA / Interest expense ⁽³⁾	3.7x	5.4x	(1.7x)
Others			
Debt maturity (years)	3.56	3.56	-
Debt maturity (years) (Excl. Vinhomes' debt)	4.03	4.23	(0.2)
Average borrowing cost ⁽⁵⁾	8.1%	8.7%	(0.6 pts)

Source: Audited VAS Consolidated Financial Statements for 2017 – 2019, Audited VAS Consolidated Financial Statements for 2020.

(1) Net debt is equal to total debt, less cash and cash equivalents and short-term investments, excluding retail segment

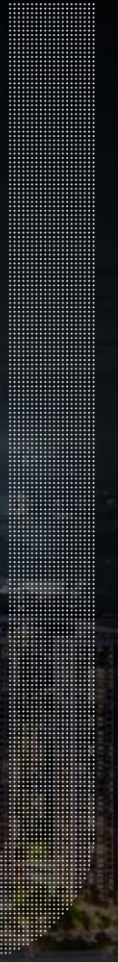
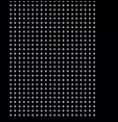
(2) Short-term investment excludes share option, excluding retail segment

(3) On a LTM basis for recurring revenue, operating EBITDA and interest expense, calculated using pro-forma 2019 figures. Operating EBITDA is EBITDA adjusted for non-recurring items

(4) FY2019 pro-forma numbers, excluding retail and agriculture segments.

(5) Inclusive of hedging expenses.

Company Information



Vingroup

Vingroup Joint Stock Company (“Vingroup” or “the Group”) is the largest listed companies in Vietnam, as measured by market capitalization with VN358.5 trillion (c.USD15.5 billion) as at 15 March 2021.

Vingroup today bases its strategy on the principles of sustainability and professional management to operate in three major business segments:

- **Industrials**
 - **VinFast**, the first and largest domestic comprehensive automobile-maker and electric scooter producer in Vietnam
 - **VinSmart** smart electronic devices including smartphones under the Vsmart brand
- **Technology**
 - **VinTech** conduct research on AI, automation and next-generation materials and employ applications of technologies accordingly
 - **One Mount Group** creates Vietnam’s largest digital ecosystem with **VinID** super app connected to the largest loyalty platform, **Vinshop** B2B2C platform transforming traditional retail and **One Housing** one-stop-shop real estate products and services platform
- **Real Estate and Social Services**
 - Residential **Vinhomes** premium apartments, villas and shophouses, mid-end real estate with integrated facilities, Happy Town – affordable housing
 - Retail Leasing **Vincom** quality shopping malls
 - Hospitality-focused **Vinpearl** hotels, resorts and beach villas, and **VinWonders** amusement parks and conservation parks
 - Healthcare service provider, **Vinmec** (including hospitals and clinics)
 - Quality education provider **Vinschool** featuring the K-12 education system and **VinUni** non-profit private university

Vingroup was listed on the HOSE on 07 September 2007. More information on the Group can be found at www.vingroup.net.

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